CACDP
T/A Signature

(A company limited by guarantee)

FINANCIAL STATEMENTS

For the year ended 31 December 2025

Charity No: 1071662
Company No: 03581178
Scottish Charity number SC037901

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Reference and administrative details of the Charity, its Trustees and Advisers

Status

The organisation first became a registered charity in January 1982. It subsequently re registered on 22 September 1998, following incorporation as a company limited by guarantee on 15 June 1998.

Trustees

I Robinson
J Walker (Chair)
HJ Beaton
M Hopkinson
E Winfield
A Schembri (resigned June)
J Mancini
C Kerr (resigned June)

Secretary L J Foster

Chief Executive L J Foster

Key Management Personnel L J Foster

Registered office and principal address

1st Floor, Shannon House, Mandale Business Park, Belmont Industrial Estate, Durham, DH1 1TH.

Independent Auditor

Mitchells Grievson Chartered Accountants, Kensington House, 3 Kensington, Bishop Auckland, DL14 6HX

Principal bankers

Natwest Bank Plc, 12 Market Place, Durham, DH1 3NG.

Solicitors

Muckle LLP, Time Central, 32 Gallowgate, Newcastle-upon-Tyne, NE1 4BF.

Trustees Annual Report
(for the year ended 31 December 2025)

Charity No: 01071662
Company No: 3581178

The trustees, who are directors of the charity for the purposes of company law, present their report and the audited financial statements for the year ended 31 December 2025.

Structure, governance and management

CACDP is organised through a Board of Trustees. Subcommittees are convened on an ad-hoc basis when required and are managed with specific terms of reference and a set objective.

The charitable company's governing documents are its Memorandum and Articles of Association dated October 2006 and the companies are limited by guarantee.

Trustees are eligible to serve up to two terms of four years each and under exceptional circumstances, an additional term.

Trustees are recruited through open, external processes which can use a variety of measures to raise awareness of the vacancy. Applications are sought which showcase skills and experience, and discussions held with a panel made up of trustees and the Executive. The panel will make recommendations to the full board. New trustees are appointed for a single term of four years and at that point, if they wish to serve a second term, they will share a statement about their time with Signature. A conversation with a panel will be held and recommendations will be made to the full board.

Induction sessions are held for new trustees upon appointment which includes an update presentation to all trustees. New trustees are also provided with an induction pack which includes issues of "charitable purpose" and "public benefit". Trustees continue to be happy that CACDP meets these criteria.

Day to day management of CACDP is delegated to the Chief Executive, Lindsay Foster.

Trustees Annual Report
(for the year ended 31 December 2025)

Objectives and principal activities

The charity aims

CACDP's objects are the improvement of communication with deaf people, in particular by the education, training and examination of students and tutors in the different modes of communication used by such persons.

CACDP is a charity which expresses its aim of advancing communication between deaf and hearing people through the functions of a recognised UK awarding body.

We do this by offering high quality nationally accredited qualifications in sign language and other forms of communication used by deaf people as well as student support packages, training and teacher support packages.

The charity's beneficiaries

The following people benefit from CACDP's work:

- Deaf, deafened, hard of hearing and deafblind people.
- Deaf and hearing students of courses leading to our qualifications.
- Deaf and hearing tutors of courses leading to our qualifications.

Equal access to our services is important to us and we work throughout the country to ensure that provision is as widespread as possible. We record and monitor the range of beneficiaries where possible and each year we improve on that knowledge. We try to ensure that fees are maintained at a minimum level to ensure that our qualifications are affordable to all whilst covering our administration costs.

CACDP was established by national organisations of and for deaf people to ensure the availability of learning opportunities, qualifications and standards in the communication methods used by deaf people. These organisations are still involved with CACDP as trustees, project partners, subscribers and members of committees. CACDP responds to the needs of beneficiaries through the work of committees, through consultation with deaf individuals and organisations and through representation on the Board of Trustees.

We have referred to the Charity Commission's general guidance of public benefit when reviewing our objectives and in developing our strategic and operational plans. Each year we review the strategic plan and ensure all activities are in line with the aims of the charity.

Pay and remuneration setting for key management personnel is carried out by the Chair of the Board with the support of the other trustees. Key considerations are affordability, benchmarking, changes in roles and responsibilities as well as other market forces. All factors are considered and a recommendation is made to the to the Board of Trustees who made the final decision.

Trustees Annual Report
(for the year ended 31 December 2025)

Achievements and performance

In the year to 31 December 2025 the main achievements within CACDP in addition to the delivery of the suite of qualifications and supporting products have been:

Ofqual/QiW/CCEA
CACDP are subject to Conditions of Recognition from Ofqual/QiW/CCEA. We evaluate the conditions on an annual basis to ensure compliance. We submitted our Statements of Compliance meeting the required deadlines.

Centre Engagement
Throughout 2025 we continued to increase our direct, in person contact with our centres to meet senior members of the team. During these sessions we continued to provide updates on all of the current and planned Signature work and we answered questions that centre teams had for us. We also encouraged feedback from our stakeholders on what we are doing well and where we can improve. We will continue to provide a flexible engagement programme to allow us to further develop our relationships.

Centre numbers
Centres numbers have continued to increase organically.

BSL in Primary School
In October 2025, we launched a free, primary school online resource providing schools and other educational environments with the ability to learn British Sign Language at no charge. Currently there are more than 3500 teaching establishments registered for the platform. The School of Signs has been a unique and extremely productive partnership between us, ITV Signpost and RAD, writing, developing, and producing a truly groundbreaking introduction of British Sign Language lessons to young children throughout the country.

Partnerships
Throughout 2025, we have continued to establish partnerships with organisations who are working to achieve the same objectives as Signature. We have worked closely with the Royal Association for Deaf People, the National Deaf Children's Society and with the British Deaf Association.

Trustees Annual Report
(for the year ended 31 December 2025)

Financial review, including risks and uncertainties

Throughout 2025 we have continued to engage with existing and potential new centres to increase the number of people learning BSL, together with our ongoing work has resulted in an increase in both candidate numbers and centre numbers. We continue to offer more flexibility to our candidates via centres whilst maintaining standards and this has allowed our qualifications to be available to more people from wider areas and from situations where regular travel to centres isn't possible.

Investments are now invested in a slightly higher risk-based portfolio with an increased investment made in 2025 to encourage growth and a higher rate of return.

An annual review of risk is performed to identify and grade all known risks to the charity as part of the annual planning cycle. Appropriate mitigating actions are identified, and the effectiveness of these actions monitored. The process is overseen by the Board of Trustees.

2025 saw further growth in staffing levels which allows us to continue to grow and develop whilst still achieving objectives and meeting changing business needs. We continue to provide strong working practises that are family friendly and creating a positive culture we can make our team as engaged as possible. A motivated workforce allows for greater creative thinking and the passion to achieve our objectives.

In the last 5 years, reserves have increased with year-end results regularly delivering better than budgeted results. In 2025, we started a 3-year project, using reserves to deliver British Sign Language learning resources to schools with no charge. This will promote inclusivity, awareness, communication and language learning to young children.

Income in the year ended 31 December 2025 has increased by £133k from £1,533k in 2024 to £1,666k.

Reserves have increased by £88k to £1,731m.

KPI's

The Board monitors performance with the following indicators of the charity:

Performance Measure	2025	2024	Variance explanation
Reserve level	£1,731m	£1,644m	Growth and strong financial management
Current Ratio	8.0	8.0	-
Candidate numbers	29,154	28,956	Growth
Net surplus	£88k	£114k	Growth in staff levels and development of BSL teaching in schools

Trustees Annual Report
(for the year ended 31 December 2025)

Reserves
CACDP has two unrestricted reserve categories:

- Designated reserve (a)
- General reserve (b)

(a) Should the need arise to designate unrestricted reserves for investment for a piece of work then an allocation into these reserves may be appropriate. The Trustees would agree this in principle, the amount required will be recommended through the Board for approval. It should be noted that any designated amounts may be reviewed and amended by trustees at any time.

(b) There is a need to maintain a level of general reserves to enable the charity to cope with a variety of events, either day to day or exceptional. However CACDP believes that its reserves must be managed as a valuable asset for the organisation. As such it is important to balance the need to spend the reserved income of the charity with the potential risks that may be faced in the future.

CACDP has one pension deficit of £31k (2024 - £42k).

Maintenance of reserves levels

CACDP maintains unrestricted reserves at a level which will cover emergency costs, unforeseen high level losses of income or business cessation. The most significant amount would be the business cessation for which £150k is considered a reasonable provision. Due to the current economic environment, we will retain £200k in reserves to allow for any potential year end deficits.

Restricted funds at 31 December 2025 were £6.5k, unrestricted funds held as fixed assets were £96k, leaving £1,621k as free reserves and available for the general purpose of the charity. This results in the current levels of free reserves being higher than required levels.

The Future

At CACDP we continue to embrace the growth and changes we are seeing with the recent changes in the market place as well as the challenges we issue ourselves internally. In 2025 we continued to invest in support products for our qualifications.

We will be continuing to carry out our programme of face-to-face engagements with centres and teachers as well as expanding our connections with other sectors to share the benefits of learning British Sign Language and improving deaf awareness, especially in education.

We will be looking at reviewing some of our qualifications with consultations with our stakeholders and we will also be exploring what other needs the sector has of our qualifications away from BSL.

We started a 3-year project, to spend reserves on beneficiaries by developing teaching resources to deliver British Sign Language to schools with no charge. This will promote inclusivity, awareness, communication and language learning to young children. The first year was 2025 and the project is expected to be complete by the end of 2027.

Our work continues to support the development of a GCSE in BSL. At the beginning of 2026, the board of trustees mandated that we would explore obtaining Ofqual GCSE recognition to develop and deliver the British Sign Language GCSE. This will require investment of time and reserves in 2026.

Increased staff numbers will allow a wider delivery of awareness, marketing and influencing decision makers.

Statement of trustees' responsibilities

The trustees (who are also directors of Signature for the purposes of company law) are responsible for preparing the Trustees' Annual 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charity 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 in the Charities SORP;
•make judgments and 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 proper accounting records which 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, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 and the Charities Act 2011. 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.

Statement as to disclosure of information to auditors

The Trustees who were in office on the date of approval of these financial statements have confirmed, as far as they are aware, that there is no relevant audit information of which the auditors are unaware. Each of the Trustees have confirmed that they have taken all the steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that it has been communicated to the auditor.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the organisation's Memorandum and Articles of Association and 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 (FRS 102) (effective 1 January 2015).

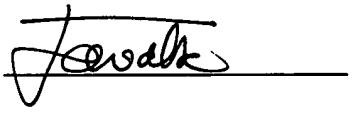
Auditors

A resolution to re-appoint the auditors for the ensuing year will be proposed at a board meeting.

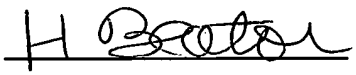
Disclosure of information to the auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but which the auditor is unaware of. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that auditor is aware of such information.

Approved by a meeting of the Board of Trustees on 7 July 2026 and signed on their behalf by:

Trustee: 

John Walker

Trustee: 

Helen Beaton

Independent Auditors' Report to the Trustees and members of CACDP T/A Signature (for the year ended 31 December 2025)

Opinion
We have audited the financial statements of CACDP for the year ended 31 December 2025 which comprise the Statement of Financial Activities, Balance Sheets, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025; and of the charitable company's incoming resources and application of resources, including their 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 Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Independent Auditors' Report to the Trustees and members of CACDP T/A Signature (for the year ended 31 December 2025)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
-adequate accounting records have not been kept or returns adequate for our audit 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 disclosures of trustees' remuneration specified by law are not made; or
-we have not received all the information and explanations we require for our audit; or

Responsibilities of trustees
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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent Auditors' Report to the Trustees and members of CACDP T/A Signature (for the year ended 31 December 2025)

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

-enquiries with management, about any known or suspected instances of non-compliance with laws and regulations and fraud;
-reviewing board minutes;
-considering the internal controls in place to mitigate the risks of fraud and on-compliance with laws and regulations;
-assessing whether judgements and assumptions made by management in their significant accounting estimates;
-ensuring that the audit team has the appropriate competence, capability and skills to identify or recognize non-compliance with applicable laws and regulations;
-remaining alert to instance of non-compliance throughout the audit;

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. The more removed the laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of the regulatory and legal correspondence, if any.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at http://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Independent Auditors' Report to the Trustees and members of CACDP T/A Signature (for the year ended 31 December 2025)

Use of our report

This report is made exclusively to the members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the members and the charitable company'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, its members as a body, and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Nigel Rea FCA (Senior Statutory Auditor)
For and on behalf of Mitchells Grievson Chartered Accountants, Statutory Auditor
Kensington House,
3 Kensington
Bishop Auckland
DL14 6HX



Date: 3/8/26

Charitable Company Statement of Financial Activities for the year ended 31 December 2025 (including Income and Expenditure Account)

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income from:					
Donations and legacies	2a	1,041	-	1,041	2,501
Other trading activities	2b	95,704	-	95,704	92,888
Investments	2c	22,834	-	22,834	26,319
		119,579	-	119,579	121,709
Charitable activities					
Examinations and centre registrations		1,501,939	-	1,501,939	1,402,378
Development of examinations, training and materials	2d	-	1,690	1,690	9,276
		1,501,939	1,690	1,503,629	1.411.654
Other incoming resources	2e	-	-	-	-
Total income		1,621,518	1,690	1,623,208	1,533,362
Expenditure on:					
Raising funds		-	-	-	-
					-
Charitable activities:	3a				
Examinations and centre registrations		813,066	-	813,066	612,500
Sale of training materials		293,857	-	293,857	312,181
Curriculum and other training		157,001	-	157,001	174,193
Development of examinations, training and materials		31217	1,690	314,407	276,907
Total expenditure		1,576,640	1,690	1,578,330	1,375,781
Gains/Losses on Investment assets		42,677	-	42,677	5540
Losses disposal of assets		-		-	-
Actuarial remeasurement on defined benefit obligations		-		-	39,318
Net movement in funds		87,555	-	87,555	123,804
Reconciliation of funds					
Total funds brought forward		1,635,619	8,221	1,643,839	1,529,311
Transfer		1,690	(1,690)	-	(9,276)
Total funds carried forward		1,724,864	6,531	1,731,394	1,643,539

All operations derive from continuing activities.

Company Number: 03581178

Charitable Company Balance Sheet as at 31 December 2025

	Note	2025		2024	
Fixed assets					
Tangible assets	9	96,039		114,065	
Intangible assets	10	-		-	
Investments	11	452,526		109,849	
Total fixed assets			548,565		223,914
Current assets					
Stocks of training materials	12	-		-	
Debtors	13	188,322		151,621	
Cash at bank and in hand		1,248,368		1,533,665	
		1,436,690		1,685,287	
Creditors: Amounts falling due within one year	14	237,305		246,824	
Net current assets			1,199,385		1,438,463
Total assets less current liabilities			1,747,950		1,662,376
Creditors: amounts falling due in after more than one year	15		16,557		18,537
Net assets			1,731,393		1,643,839
Funds of the charity:					
Restricted income funds	16		6,531		8,221
Unrestricted funds:					
General funds	16	1,755,742		1,677,164	
Pension fund	16	(30,879)		(41,546)	
			1,724,863		1,635,618
Total funds			1,731,394		1,643,839

The financial statements on pages 14 to 37 were approved by the Board of Trustees and authorised for issue on 7 July 2026 and were signed on their behalf by:

Trustee: _____

John Walker

Trustee: _____

Helen Beaton

Company Number: 03581178

Statement of Cash Flows for the year ended 31 December 2025

	Note	2025		2024	
Cash flows from operating activities					
Cash generated from operations	22		84,023		236,601
Investing activities					
Purchase of tangible fixed assets		(26,642)		(17,959)	
Investments		(300,000)		-	
Net cash used in investing activities			(326,642)		(17,959)
Financing activities					
Debt repayments		-		-	
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			(285,297)		218,641
Cash and cash equivalents at the beginning of the year			1,533,665		1,315,024
Cash and cash equivalents at end of year			1,248,368		1,533,665

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting policies

1a) Basis of preparation

Signature is a charitable company, limited by guarantee, registered in England. The address of the charity's registered office and principal place of business is Shannon House, Mandale Business Park, Belmont Industrial Estate, Durham, DH1 1TH.

The charity meets the definition of a public benefit entity under FRS 102. The charity exists for the benefit of the public through the education, training and examination of students and tutors in the different modes of communication used by such persons.

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

Assets and liabilities are initially recognised at historical cost of transaction value except for investments which are included at market value, and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' effective 1 January 2015 (Charities SORP (FRS 102)) and the Companies Act 2006.

The financial statements are presented in sterling which is also the financial currency of the charity. The monetary amounts in these financial statements are rounded to the nearest £, except where otherwise indicated.

Going concern

FRS 102 requires that, if appropriate, the financial statements are prepared on the going concern basis, which means that the organisation is able to operate for the foreseeable future on the basis of known and reasonable projected resources. There are no material uncertainties in respect of the charity's ability to continue as a going concern. The ongoing demand for the services provided by the charity ensures the exposure to risk from the current difficult economic conditions is minimal. Free reserves are available to meet the charity's needs as they arise as detailed within the reserves policy. As a consequence, the Trustees believe the charity is well placed to manage its business risks successfully and thus they have adopted the going concern basis of accounting in preparing the financial statements.

The charity had total funds of £1,731,394 as at 31 December 2025 (increase of £87,555 from 31 December 2024) and a year-end cash balance of £1,248,368 (2024: £1,533,665). Cash reserves and year end results are strong. Forecasts for the period ended 31 December 2025 have been prepared, showing all anticipated costs together with prudent income growth. These confirm that the charity has sufficient cash for the organisation to continue for at least 12 months from the date these financial statements are signed. At the time of approving the financial statements, the trustees have a reasonable expectation that the charity have adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting policies (continued)

1b) Incoming resources

All income disclosed in the Statement of Financial Activities is shown on an entitlement basis.

All grant income is shown on an entitlement basis, except for restricted funds, where any income received in advance of expenditure is taken to the Statement of Financial Activities when the charity becomes unconditionally entitled to the grant.

Government grants are recognised when the conditions for receipts are met and there is reasonable assurance that the grant will be received. Grants related to income are deducted in reporting the related expense.
Government grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the company with no future related costs are recognised in profit and loss in the period in which they become receivable.

Fees for examinations are normally once the assessment has been held and those applicable to the year accounted for in the Statement of Financial Activities. Any fees received during the year applicable to future periods are shown as deferred income in the balance sheet.

1c) Expenditure

Resources expended are recognised in the period in which legal or constructive obligation arises.

Resources expended are allocated to the particular activity to which the cost relates. However the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned based on an estimate of the staff time, attributable to each activity:

Examinations and centre registrations	29%
Qualification support	29%
Development of examinations, training and materials	42%

Governance costs relate to the costs associated with meeting the constitutional and statutory requirements of the charity.

Notes to the Financial Statements for the year ended 31 December 2025

1d) Fixed assets

Tangible Fixed assets

Depreciation is provided at rates, set out below, calculated to write off the cost of each asset over its expected useful life. Items of equipment are capitalised where the purchase price exceeds £150, except for computer equipment which is all capitalised, with the exception of consumables and accessories.

Computer Software	5 years	20% straight line
Computer Equipment	3 years	33% straight line
Other Office Equipment	5 years	20% straight line

Intangible Fixed assets

Intangible fixed assets are stated at cost, net of amortisation and any provision for impairment. Amortisation is calculated to write down the costs of completed assets less estimated residual value over the useful lives of all intangible assets by the straight line method. The annual charges on:

Development expenditure	5 years	20% straight line

1e) Investments

Investments held as fixed assets are revalued at their market value at the balance sheet date and the gain or loss taken to the Statement of Financial Activities.

1f) Stocks

Stocks comprise training packages and stocks of books and are valued at the lower of cost and net realisable value.

Net realisable value is based on normal selling price. Provision is made for obsolete, slow moving or defective items where appropriate. All current stock levels are considered obsolete and therefore provided against at 100%.

1g) Pension costs

Contributions to defined contribution schemes are charged to the Statement of Financial Activities as they are incurred. A creditor is included on a discounted basis for known additional contributions as detailed in note 18.

Notes to the Financial Statements for the year ended 31 December 2025

1h) Funds

Unrestricted funds are generated surpluses of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds, earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as prescribed by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

1i) Research and development

Expenditure incurred on research and development in the year other than those costs able to be capitalised, is charged to the statement of financial activities.

1j) Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership on a straight line basis over the period of the lease remain with the lessor are charges against surpluses.

1k) Taxation

The charity is a registered charity and is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxable Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

1l) Cash at bank and in hand

Cash at bank and cash in hand includes cash held at bank and cash held in short term investments.

1m) Financial instruments

The charity has elected to apply the provisions of Section 11 "Basic Financial Instruments" and Section 12 "Other Financial Instruments Issues" of FRS 102, in full to all of its financial instruments.

All of the charity's financial assets and financial liabilities qualify as basis financial instruments. Basic Financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Financial assets: Trade and other debtors
Trade and other debtors (including accrued income) which are receivable within one year and which do not constitute a financing transaction are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled and any impairment losses.

A provision for impairment of trade debtors is established when there is objective evidence that the amounts due will not be collected according to the original terms of the contract. Impairment losses are recognised in profit or loss for the excess of the carrying value of the trade debtor over the present value of the future cash flows discounted using the original effective interest rate. Subsequent reversals of an impairment loss that objectively relate to an event occurring after the impairment loss was recognised, are recognised immediately in profit or loss.

Financial liabilities: Trade and other creditors
Trade and other creditors (including accruals) payable within one year that do not constitute a financing transaction are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled.

Critical accounting estimates and areas of judgement
Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Notes to the Financial Statements for the year ended 31 December 2025

2. Incoming resources

2a)	**Donations and legacies- unrestricted**	**2025** **£**	**2024** **£**
	Donations	1,041	2,001
	Other	-	500
		1,041	2,501

2b)	**Other activities - unrestricted**	**2025** **£**	**2024** **£**
	Qualification support products	95,704	92,888
		95,704	92,888

2c)	**Investment income - unrestricted**	**2025** **£**	**2024** **£**
	Bank interest	22,834	26,319
		22,834	26,319

2d)	***Development of examinations, training and materials***	**2025** **£**	**2024** **£**
	GCSE	1,690	9,276
	Total restricted development income	1,690	9,276

2e)	**Other Income - unrestricted**	**2025** **£**	**2024** **£**
	Government grants	-	(28,740)
	Other	-	-
	Total other income - unrestricted	-	(19,464)

Notes to the Financial Statements for the year ended 31 December 2025

3. Costs of generating funds

3a) Charitable activities – unrestricted (Charity)	Examinations and centre registrations £	Training Materials £	Curriculum and other training £	Developmen tof exams etc £	2025 £	2024 £
Direct costs	524,606	-	10,564	45,291	580,462	383,467
Staff costs	71,286	72,620	36,188	66,088	246,182	246,182
Direct overheads	-	-	-	-	-	-
Allocated overheads	208,960	212,870	106,078	193,723	721,630	714,782
Governance costs (note 3b)	8,214	8,367	4,170	-	28,366	22,074
	813,066	293,857	157,001	312,717	1,576,640	1,366,505
Charitable activities – restricted						
Direct costs	-	-	-	1,690	1,690	9,276
Allocated overheads	-	-	-	-	-	-
	-	-	-	1,690	1,690	9,276
Total	813,066	293,857	157,001	314,408	1,578,330	1,375,781

3b) Governance costs – unrestricted (Charity)	2025 £	2024 £
Direct committee costs including travel	13,614	7,141
Auditors fees	6,030	6,030
Other costs	8,722	8,902
	28,366	22,074

Analysis of allocated overheads	2025 £	2024 £
Staff costs including training and welfare	376,909	247,021
Office running	66,687	44,319
Premises	81,518	74,787
Professional fees	96,690	271,766
Depreciation	44,667	45,074
Travel and subsistence	44,481	20,738
Insurance	5,884	6,220
Other costs	4,794	4,856
	721,630	714,782

Notes to the Financial Statements for the year ended 31 December 2025

4. Net incoming/outgoing resources is after charging:

	2025 £	2024 £
Auditors remuneration	6,000	6,000
	6,000	6,000
Operating lease costs-Land and Buildings	27,600	23,000
Depreciation	44,667	45,074

5. Staff costs

	2025 £	2024 £
Salaries	515,995	402,893
Employer's National Insurance	49,431	31,771
Employer's Pension Contributions	25,503	26,365
Redundancy costs	-	-
	590,929	461,029
Recruitment fees	312	6,864
Temporary staff	-	810
	591,241	468,703

The average number of employees during the year was 15 (2024: 13).

The following number of employees received annual emoluments exceeding £60,000 was 1 (2024: 1)

	December 2025	December 2024
Between £60,000 and £70,000	0	0
Between £70,000 and £80,000	0	0
Between £80,000 and £90,000	0	1
Between £90,000 and £100,000	1	0

Pension contributions paid in the year in respect of the above staff were £9,191 (2024: £8,667).

Key management personnel
The key management personnel of the charity comprise the Trustees and Chief Executive. The total employee benefits of the key management personnel of the charity were £101,104 (2024: £96,228).

6. Pension costs

The Charity participates in two funds administered by the Pensions Trust. The Ethical Fund, a defined contribution scheme, and The Growth Plan, a multi-employer pension scheme.

The charge to SOFA is the amount of the contributions payable.
The amount of contributions outstanding at the year end was £30,881 (2024: £41,546).

7. Indemnity insurance

The Charity has Professional Liability Insurance cover for Trustees, committee members and staff.

The limit of Indemnity in any one year is £1,000,000 (2024: £1,000,000) for which a premium of £1,306 (2024: £1,536) was paid.

8. Trustees remuneration and disbursement of expenses

The Articles of Association permit the payment of fees and expenses to trustees when acting as examiners and trainers, etc, where such expertise is in short supply.

In 2024 Nil (2024: Nil) trustees received fees amounting to Nil (2024: Nil) together with £ Nil (2024: Nil) reimbursement of expenses incurred.

There were 5 (2024: 5) other trustees who were reimbursed travel and subsistence expenses of £2,687 (2024: £2,087) for attendance at trustee meetings and other events.

Notes to the Financial Statements for the year ended 31 December 2025

9. Tangible fixed assets

	Furniture & fittings £	Office equipment £	Computer software £	Computer equipment £	2025 Total £
Cost					
At 1 January 2025	57,133	30,250	347,308	143,542	578,233
Additions	7,019	4,846	4,406	10,371	26,642
Disposals	-	-	-	-	-
At 31 December 2025	64,152	35,096	351,714	153,913	604,875
Depreciation					
At 1 January 2025	50,993	28,877	253,876	130,423	464,169
Charge for the year	3,515	509	31,519	9,124	44,667
Disposals	-	-	-	-	-
At 31 December 2025	54,508	29,386	285,395	139,547	508,836
Net book value					
At 31 December 2025	9,644	5,710	66,319	14,366	96,039
At 31 December 2024	6,140	1,373	93,432	13,119	114,065

No tangible fixed assets were held under finance leases or hire purchase contracts.

10. Intangible fixed assets

	Research & Development £
Cost	
At 1 January 2025	173,739
Additions	
At 31 December 2025	173,739
Amortisation	
At 1 January 2025	173,739
Charge for the year	-
At 31 December 2025	173,739
Net book value	
At 31 December 2025	-
At 31 December 2024	-

Notes to the Financial Statements for the year ended 31 December 2025

11.Investments

	2025	2024
	£	£
Common Investment Funds	452,526	109,849
	452,526	109,309

The Common Investment Fund comprises 425,305 accumulation units in SJP Polaris 2 S Unit Trust Account

	£
Carrying value at the beginning of the year	109,849
Gain on investment	42,677
Loss on revaluation	-
Additional investment	300,000
Carrying value at the end of the year	452,526

All investment assets are held in the UK.

12.Stocks

	2025	2024
	£	£
Cost	20,076	20,076
Provision for obsolescence	(20,076)	(20,076)
	-	-

13. Debtors

	2025	2024
	£	£
Trade debtors	112,182	85,227
Prepayments	76,140	66,394
	188,322	151,621

Notes to the Financial Statements for the year ended 31 December 2025

14. Creditors

	2025	2024
	£	£
Trade Creditors	87,322	32,860
Other Tax and Social Security	17,489	11,366
Accruals	31,965	94,576
Deferred Income	86,207	85,013
Pension Fund	14,322	23,009
	237,305	246,824

Deferred Income

Deferred Income at 31 December 2024	85,013
Amount released from previous year	(85,013)
Amount deferred in current year	86,207
Deferred income at 31 December 2025	86,207

Deferred income relates to centre fees invoiced in advance

15. Creditors due in more than one year

	2025	2024
	£	£
Pension creditor	16,557	18,537

Notes to the Financial Statements for the year ended 31 December 2025

16. Movements in funds

	Balance b/fwd	Incoming resources	Outgoing resources	Transfers	Balance c/fwd
Restricted funds:	£	£	£	£	£
GCSE	8,221	-	(1,690)	-	6,531
Other	-	-	-	-	-
Total restricted funds	8,221	-	(1,690)	-	6,531
Unrestricted funds:					
Pension	(41,546)	-	-	10,667	(30,879)
General funds	1,677,164	1,665,885	(1,576,640)	(10,667)	1,755,742
Total unrestricted funds	1,635,618	1,665,885	(1,576,640)	-	1,724,863
Total funds	1,643,839	1,665,885	(1,578,330)	-	1,731,394

The transfer in the year relates to the deficit payments made on the pension provision.

2024 - Movements in funds

	Balance b/fwd	Incoming resources	Outgoing resources	Transfers	Balance c/fwd
Restricted funds:	£	£	£	£	£
GCSE	17,497	9,276	(9,276)	(9,276)	8,221
	-	-	-	-	-
Total restricted funds	17,497	9,276	(9,276)	(9,276)	8,221
Unrestricted funds:					
Pension	(24,293)	-	-	(17,253)	(41,546)
General funds	1,536,107	1,520,350	(1,405,823)	17,253	1,667,888
Total unrestricted funds	1,511,814	1,520,350	(1,405,823)	-	1,626,342
Total funds	1,529,311	1,538,902	(1,415,099)	(9,276)	1,643,839

Notes to the Financial Statements for the year ended 31 December 2025

17. Members liability

The company is limited by guarantee and in the event of the winding up of the company, the liability of its members is limited to £1.

18. Pension Obligations

The company participates in the scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

Deficit contributions

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2025 to 31 January 2028:	£2,100,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Notes to the Financial Statements for the year ended 31 December 2025

18. Pension Obligations (continued)

Deficit contributions	
From 1 April 2022 to 31 January 2025:	£3,312,000 per annum (payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that

PRESENT VALUES OF PROVISION	31 December 2025	31 December 2024	31 December 2023
Present value of provision	30,879	41,546	24,293

relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Year Ending 31 December 2025	**Year Ending** 31 December 2024
Provision at start of year	41,546	24,293
Unwinding of the discount factor (interest expense)	1,726	687
Deficit contribution paid	(12,659)	(23,009)
Remeasurements - impact of any change in assumptions	266	257
Remeasurements - amendments to the contribution schedule	-	39,318
Provision at end of year	30,879	41,546

Notes to the Financial Statements for the year ended 31 December 2025

18. Pension Obligations (continued)

INCOME AND EXPENDITURE IMPACT

	Year Ending 31 December 2025	Year Ending 31 December 2024
Interest expense	1,726	687
Remeasurements – impact of any change in assumptions	266	257
Remeasurements – amendments to the contribution schedule	-	39,318
Contributions paid in respect of future service*	-	-
Costs recognised in income and expenditure account	-	-

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

ASSUMPTIONS

	31 December 2025 % per annum	31 December 2024 % per annum	31 December 2023 % per annum
Rate of discount	4.05	4.90	5.31

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

19. Related party transactions

Mark Hopkinson, a trustee, is also Head of Centre for Deaf Education at City Lit, London which operates as a centre providing assessments for CACDP's qualifications. Fees are charged in line with the published price list.
Fees and project costs charged during the period amounted to £42,496 and the balance due from the college at 31st December 2025 was £1,652

John Mancini, a trustee, is also owner at Sign Jam which operates as a centre providing assessments for CACDP's qualifications. Fees are charged in line with the published price list.
Fees and project costs charged during the period amounted to £23,440 and the balance due from the centre at 31st December 2025 was £257.

Emma Winfield, a trustee, is also owner at a centre providing assessments for CACDP's qualifications. Fees are charged in line with the published price list.
Fees and project costs charged during the period amounted to £257 and the balance due from the centre at 31st December 2025 was £nil.

Notes to the Financial Statements for the year ended 31 December 2025

20. Operating leases

Annual commitments under non-cancellable operating leases are as follows:-

	2025 £ Land and Buildings	2024 £ Land and Buildings
Within one year	27,600	23,000
Between two and five years	110,400	92,000
More than five years	-	-
	138,000	115,000

21. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2025 as represented by:			
Tangible fixed assets	96,039	-	96,039
Intangible fixed assets	-	-	-
Investment assets	452,526	-	452,526
Current assets	1,754,054	8,221	1,762,275
Current liabilities	(245,992)	-	(245,992)
Long term liabilities	(7,870)	-	(7,870)
	1,723,173	8,221	1,731,394

	Unrestricted funds £	Restricted funds £	Total Funds £
Fund balances at 31 December 2024 as represented by:			
Tangible fixed assets	114,064	-	114,064
Intangible fixed assets	-	-	-
Investment assets	109,849	-	109,849

Current assets	1,677,066	8,221	1,685,287
Current liabilities	(246,824)	-	(246,824)
Long term liabilities	(18,537)	-	(18,537)
	1,635,618	8,221	1,643,839

Notes to the Financial Statements for the year ended 31 December 2025

22. Cash generated from operations

	2025 £	2024 £
Surplus for the year	87,555	114,528
Adjustments for:		
Depreciation of tangible fixed assets	44,667	45,073
Loss on investments	-	(5,540)
Movements in working capital		
Decrease/(Increase) in debtors	(36,701)	2,750
Increase/(Decrease) in creditors	(832)	62,537
Decrease/(Increase) in stocks	-	-
Increase/(Decrease) in pension reserve	(10,665)	17,253
Cash generated from operations	84,024	236,601