

Company Number: 03068044
Charity Number: 1048167
Scottish Charity Number: SC039804

Coeliac UK
(Limited by Guarantee)

Financial statements
For the year ended 31 December 2020

Coeliac UK
(Limited by Guarantee)

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**Coeliac UK
(Limited by Guarantee)**

Legal and administrative information

The organisation is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a UK charity on 20 July 1995. Coeliac UK is the successor body to The Coeliac Society which was established in 1968.

The Charity was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association. The Articles provide for the Board to consist of up to nine elected Governors, two co-opted Governors and one Governor nominated by the Health Advisory Council. One third of the elected Governors resign at each Annual General Meeting and can stand for re-election for one further term.

Board of Governors

Claire Andrews
John Bremner (Resigned 20 June 2020)
Maureen Burnside
James Chappell - Chair
Fiona Fowler (Appointed 22 September 2020)
Angeli Hemnani (Appointed 22 September 2020)
Margaret Morgan
Kenneth O'Dea
Dr Anita Patel (co-opted)
Professor Alan Perkins
Professor David Sanders
Reshma Shah
Robert Trice (Resigned 20 June 2020)
Nicola Valmas (Appointed 22 September 2020)

Company secretary

Julia Malthouse

Chief executive

Hilary Croft

**Reference and administrative
details company number**

03068044

Charity number

1048167

Scottish Charity number

SC039804

**Registered office and
operation address**

Third Floor
Apollo Centre
Desborough Road
High Wycombe
Buckinghamshire
HP11 2QW

**Coeliac UK
(Limited by Guarantee)**

Legal and administrative information (continued)

Auditors

Saffery Champness LLP
St John's Court
Easton Street
High Wycombe
Buckinghamshire
HP11 1JX

Bankers

HSBC Bank plc
Oxford Circus Branch
196 Oxford Street
London
W1D 1NT

Lloyds Bank
21-31 White Hart Street
High Wycombe
Buckinghamshire
HP11 2HL

Solicitors

Blaser Mills
Park House
40 Oxford Road
High Wycombe
Buckinghamshire
HP11 2EE

**Report of the board of governors for the year ended 31 December 2020
(continued)**

The Board of Governors who are the charity trustees, and directors of Coeliac UK ('the charitable company'/'the Charity'), have pleasure in presenting their report, which incorporates the report of the directors for the purposes of company law, and the accounts for the year ended 31 December 2020.

1 Introduction

We began 2020 as a year with great hope, having a new five year strategy to deliver and stretching targets across the board. It was clear within the first two months of the year that things would not turn out as expected.

Like many other charities, we saw an enormous surge in the need for information from our community. Calls to our Helpline doubled, social media and website visits quadrupled, at a time when our offices were closed and our normal working practises were shut down, and our financial stability was threatened.

Staff, volunteers and governors all stepped up to meet this explosion in demand. Existing contingency plans proved their worth as we moved into digital delivery with most staff working from home. Our team brought ingenuity and creative ideas to meet the new challenges establishing appropriate systems and processes.

Our community also pulled together, highlighting the benefits of many years of consistent relationship development. Together with our community, we developed a Coronavirus Hub, ensuring that the latest information could be readily shared with those who needed it.

Expert opinions from leading health professionals through our Health Advisory Council and Health Advisory Network, enabled us to provide crucial health guidance at a very uncertain time. We worked closely with food manufacturers and retailers to ensure that specialist foods could be more accessible, and our support staff and volunteer groups remained available to provide reassurance and practical help where needed.

The financial impacts of the last year should not be underestimated, as our leadership worked hard to review and rework income and expenditure expectations as the effects of the pandemic were felt. A prudent approach, including a temporary salary reduction for staff, ensured that we were able to continue to provide core services throughout the year without the need for any redundancies. We recognise the support given by the UK Government through the furlough job retention scheme.

Income from fundraising was predicted to be down for the year, but excluding a reduction in legacy income, which is inherently unpredictable, and a hold on grant applications for future projects, our income from all our fundraising activities has seen an increase. Our thanks goes out to everyone who has supported us over the past 12 months.

We are emerging from this situation in many ways a stronger organisation, due in great part to strong governance, with a strong sense of both purpose and future direction. Our staff have shown the benefit of a truly committed, professional and knowledgeable team, and whilst it is likely that 2021 will be a tough year as we look to reset ourselves to the new strategy, we have been encouraged by the response from our community. Here are some of the comments we received last year.

"I was diagnosed as Coeliac in the first week of 'lockdown' so your website & pack have been a lifesaver."

Paul Mapstone

"Coeliac UK is such an important source of information for people diagnosed as coeliac. The profile raising work is just as important, so that coeliacs can eat safely."

Sonal Shah

"I found your online 'covid-19' Q&As helpful and reassuring - thank you!"

JG Cook

"Working in the NHS I have seen the impact Coronavirus is having at many levels. Working in research I also recognize the challenges we will face going forward with reduced funding due to the impact on charities. Coeliac UK has been a godsend to our family since our daughter was diagnosed aged 7."

Linda Tinkler

"I contacted you by email for some clarification on covid 19. Your response was prompt and reassuring. A big thank you to all your team."

Sue Dobson

"I have been a member for some years and the help I received in the early days and now has been invaluable."

Phil Cornford

"I have been a Coeliac for 65 years since diagnosis in late 1954. Coeliac UK is vital for those newly diagnosed in particular."

Wendy Temple

"Thank you for all for being a lifeline."

Miss Moys

"Thank you for all the work you do to make us feel part of a community. Since being diagnosed a year and a half ago, I've turned to you countless times, not only to ease my worries, but to find all sorts of inspiration for making the most of life gluten-free!"

Lara Squire.

2 Objectives and activities for 2020

Under our new 2020 – 2025 strategy we have five new themes and the key initiatives we planned for 2020, before the outbreak of covid-19 included: -

Reach

- Increased investment in digital and improvements to digital user experience/engagement and content
- New digital membership recruitment campaigns
- New fully integrated Coeliac Awareness and Christmas campaigns

Experience

- Increased investment in digital and marketing to improve digital user experience, content and channel relevance
- Development of new resources to improve support for children and youth
- Regional volunteer support events to help local group engagement

Partnerships

- Development of strategic partnership approach including account based marketing
- Review/improvement of commercial value propositions and resources for partners
- Increased consumer marketing of commercial products and services

Research

- Improved communication on research progress to key stakeholders
- New fundraising initiatives to grow income available for research
- Development of new research initiatives and partnerships

Global Leadership

- Work with AO ECS (Association of European Coeliac Societies) to improve support for its members and extend the European Licensing Scheme
- Work with ISSCD (International Society for the Study of Celiac Disease) and other coeliac associations globally to find opportunities to partner to improve outcomes for our beneficiaries

Looking at each in more detail:

2.1 Reach

- We launched a social media appeal to help spread the message about the impact of panic buying of gluten free products, asking consumers to consider those who rely on gluten free food for their health.

**Report of the board of governors for the year ended 31 December 2020
(continued)**

- We launched a new digital membership package, tailoring services to our members' journey as well as providing an alternative option for those who would prefer to access our digital services. 12% of our membership have either joined or converted to our digital package.
- We set ambitious membership targets aligned with our new strategy. Due to the pandemic and the impact on diagnosis we postponed acquisition activities and focused on supporting our existing community and adding value through our membership scheme.
- We welcomed over 2,000 lapsed members back into membership. Many identified the new digital membership, new health concerns and support through the pandemic as reasons for coming back.
- Our Volunteers' Week focused on recognition of our dedicated volunteers, sharing their experiences with our community. The week and follow up activities generated interest from over 80 prospective volunteers. In the latter part of 2020 we also began recruitment for new volunteer opportunities.
- The British Society of Gastroenterology (BSG) launched no-biopsy guidelines for some adults, to help reduce diagnosis waiting times for some adults with a positive antibody blood test whilst the NHS is focused on covid-19.
- Sent a letter to Public Health England and the Department of Health seeking clarification on where people with coeliac disease fall in the current guidance on 'clinically vulnerable'.
- We published a Q&A with Dr Peter Gillett, member of our Health Advisory Council, to help people better understand the governments' guidance and any potential health risk for our community.

2.2 Experience

- We launched a Gluten Free Community Week, to better connect our gluten free community and bring us together virtually in these difficult times.
- Launched a new digital resource with support tailored to the newly diagnosed, to help support them while routine appointments were cancelled by NHS.
- Our helpline calls doubled in March and our social media enquiries increased 500% on the same period last year. The pandemic enabled us to further evaluate how our community prefers to get in touch with us. We amended our helpline hours in order to launch our dietitian workshops (a paid-for service) and begin development of our live chat functionality.
- We postponed plans to launch new activities for children and young adults via the charity and local groups due to the pandemic closing schools and preventing social gatherings and instead dedicated more time to connect and support our local group volunteers via virtual meetings, and online forum and training opportunities.

**Report of the board of governors for the year ended 31 December 2020
(continued)**

- We increased the number of communications we sent out to our Local Group volunteers to keep them up to date with rapidly changing information, and extended our Member2Member volunteer support to help those most isolated.
- For the 2nd year running we won the Memcom Best Use of an App award; this time for our Gluten Free on the Move app. Despite necessary eating out restrictions throughout the year, the number of users of our app increased by 33%.
- The Net Promoter Score (NPS) for our award winning Gluten Free Food Checker app increased by 20%.
- At the beginning of 2020 we had increased the membership fee for our complete membership package (the first rise in five years). The rollout began from January however in line with our existing policy, we continued to offer alternative fee options, including the waiving of fees if appropriate, to anyone in our membership community facing financial difficulties on a case by case basis.

2.3 Partnerships

- We launched the Challenge Weekend in response to cancellation of fundraising events, to support the funding gap. Our virtual trip around the UK had nearly 200 participants and raised £20,000.
- We launched an emergency appeal to save the future of Coeliac UK which raised over £100,000 in 3 months, and introduced our online coronavirus hub, with tailored information for our community.
- Our lottery celebrated its 3 year anniversary reaching over £500,000 raised since its inception and our Christmas raffle raised nearly £150,000.
- We produced guidance to support gluten free accredited restaurants responding to the crisis by starting to provide takeaway gluten free food.
- As the need for digital support and activities increased, we have secured pro bono, out of hours support for our volunteer committees.
- We launched a food survey to understand the issues facing people with coeliac disease when shopping for gluten free food to support our discussions with our networks. We engaged volunteers to support vulnerable groups as identified in our survey. The results of the survey were shared with the Department for Environment, Food and Rural Affairs (DEFRA), the British Retail Consortium (BRC) and retailers to highlight the needs of people with coeliac disease in finding gluten free food. We contacted and offered support to the most vulnerable of our community as identified in our food survey.

**Report of the board of governors for the year ended 31 December 2020
(continued)**

- In response to our community struggling to maintain a gluten free diet because of panic buying, we mobilised our networks, speaking to manufacturers and retailers to provide links to gluten free food and support for a gluten free diet. We spoke with DEFRA to share how our community has been affected by panic buying and their difficulties in sourcing gluten free food in supermarkets.
- Crossed Grain licencing enquiries have continued through the pandemic but there has been limited conversion into sales due to inability to have audits undertaken.
- Gluten Free Accreditation has been hardest hit by the pandemic with some of our commercial partners unable to renew their accreditation or ceasing to trade. The focus has been on maintaining the availability and safety of GF food, retention of GFA accredited partners and generating income.

2.4 Research

- All except one of our currently funded research projects had to temporarily suspend their projects due to the impact of the pandemic, as many were requested to focus their attention on covid-19 related research.
- Coeliac UK and Innovate UK funded researcher, Dr Elizabeth Soilleux, worked with us to produce videos providing an update for our community on her project exploring a less invasive test for coeliac disease which may not require ongoing ingestion of gluten. This included how information gained from exploring the immune cells for coeliac disease diagnosis was adapted to develop a test for coronavirus.

2.5 Global leadership

- We responded to a consultation and made a submission to the Scotland covid-19 committee on the impact on our community in Scotland.
- The need for clarification from the Welsh Government on guidance for people with coeliac disease was discussed at the Wales Cross Party Group on coeliac disease and dermatitis herpetiformis.
- Coeliac UK joined the Healthcare Charity Alliance, a group of healthcare charities, to make the case to the Government for investment in charities providing support for vulnerable patient groups. Healthcare Charity Alliance issued a press release with a call to action for the Government to recognise and support the role of healthcare charities.
- We continued to provide administrative support and host the ISSCD Board meetings online throughout 2020, as the ISSCD continued with its preparation for its biennial International Celiac Disease Symposium 2021. This is an event which brings together the expert leaders in research into coeliac disease and other gluten related conditions and patient organisations from around the globe.

2.6 Measuring Our Success

- A key criteria for our success is measuring the diagnosed prevalence of coeliac disease which was 0.24% in 2011 and this increased to 0.30% in 2015. We are currently awaiting the outcomes of the latest prevalence figure commissioned in 2019.
- We monitor new joiners to the charity as a measure of improving diagnosis rates, improved awareness of coeliac disease and increased awareness of Coeliac UK as the charity to support those needing to live a gluten free life. At the outset of 2020 we had set ambitious targets for recruiting new members to the charity, however, the pandemic meant we revised our target down to 8,900 to acknowledge that covid-19 would become the priority for the NHS. In 2020, we welcomed 9,753 new members, with a further 2,106 previous members re-joining.
- To help us measure how successfully we are providing our members with the help and support they need, we set a target Net Promoter Scores (NPS) which is a measure of customer loyalty and satisfaction for some of our key services as part of our new five year strategy. These scores and other survey responses helps us identify service improvements. We set a target of 50 for our key services by the end of 2025. At the last point of assessment in 2020, our latest scores were as follows, with some being affected by the pandemic as they impacted our activities:
 - Membership Scheme 65.3
 - Gluten Free Food Checker App 53
 - Gluten Free On The Move App 22
 - Home of Gluten Free Recipes – no score as recipes were made available to all and not just members
 - Dietetic Workshops 42.6
 - Volunteering Scheme 14
- One of our key objectives is to fund research into diagnosis, treatments, management of the gluten free diet and alleviation of coeliac disease and we aim to spend a proportion of our income each year specifically on research. In 2020, we spent 7.5% of our income on research.

3 2021 Initiatives

Reach

- We will focus on diagnosis in children to generate 500 new member/partner leads and 2,000 completed assessments
- We will aim to roll out a new storyteller capture process, aiming to recruit 50 new storytellers to support our marketing activity
- Our work will continue in the devolved nations, with £5,000 allocated to spend in 2021 towards developing a presence in Northern Ireland

Experience

- Already by the start of 2021 we have launched our revamped volunteer opportunities and support activities to harness engagement, including virtual “Volunteer Lounges” to build community and improve the volunteer experience
- We will introduce and develop our new Chatbot/live chat functionality along with other improvements to digital communications to enhance the user experience and value to members
- New youth engagement opportunities and services will be launched such as tailored content in communications for children and youth members and dietetic workshops for parents and carers
- We aim to develop a new services app to deliver engagement initiatives for non-members

Partnerships

- A new Coeliac UK Care Standard will be launched in late 2021 in line with the five year strategy
- We will develop our work with commercial partners to increase the take up of gluten free food safety products within priority sectors – health and social care, educational establishments and third party delivery services
- We will introduce outbound sales activity to complement inbound enquiries for Crossed Grain trademark licensing
- We will invest in streamlining our processes to improve customer experience and make better use of staff time and expertise

Research

- In 2021 we aim to schedule a £150,000 research call, with the Research Fund being relaunched. We will repeat our ‘Meet the researchers’ feature to bring our community the latest developments from leading experts around the globe

Global Leadership

- Support the improvement and development of European Food Safety Schemes
- Association of European Coeliac Societies (AOECS) internationalisation proposal to AOECS Members
- Establish an All Party Group (APG) for coeliac disease in Northern Ireland, an All Party Parliamentary Group (APPG) in Westminster and a Cross Party Group (CPG) in Scotland and re-register the existing Cross Party Group (CPG) in Wales after the election
- Partnerships with national coeliac societies to deliver the charity’s food safety services

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**Report of the board of governors for the year ended 31 December 2020
(continued)**

4 How we are managed – structure, governance and management

4.1 The Charity

Coeliac UK is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a charity on 20 July 1995 with the Charity Commission. It was also registered with the Office of the Scottish Charity Regulator in 2008.

The charity's objectives are set out in its Memorandum of Association:

- (i) to help, and to promote the benefit and welfare of, persons with Gluten Enteropathy, Dermatitis Herpetiformis or any medical condition akin thereto ("the Coeliac Condition"); and
- (ii) to advance public education in and understanding of the nature of the Coeliac Condition and its treatments particularly (without prejudice to that generality) among sufferers from the Coeliac Condition and the families, friends and carers of such persons;
- (iii) to promote research into the nature, causes, alleviation, treatment and cure of the Coeliac Condition and to make publicly available the useful results thereof.

4.2 Public benefit

The Governors in exercising their powers and duties have complied with their duty in Section 17 of the Charity Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. In preparing the report and accounts the Governors have complied with the requirements set out in that guidance to report on the significant activities and achievements of the charity in 2020. They have reported in a way that both sets out the aims and strategies of the Charity and demonstrates how the aims and activities of the charity were carried out for the public benefit.

4.3 The Board of Governors

The Board of Governors lead the charity in setting its strategic direction and agreeing objectives and plans to deliver the charity's aims. The Board monitors and evaluates the progress of the charity to ensure it achieves those objectives and plans.

The expertise within the Board is substantial and wide ranging. Trustees include senior directors with finance, banking, and food industry experience, lawyers and experienced senior healthcare professionals. All Governors are volunteers committing many days, evenings and weekends of the year working for the charity.

4.4 The Board's Committees

The Board delegates some of its responsibilities to committees to provide a particular focus on some issues. The Audit Committee ensures the robustness of the Board's overall financial and risk monitoring. The Human Resources (HR) Committee (see 4.7) oversees the charity's HR policies ensuring they are legally compliant and fit for purpose.

The Executive Action Committee allows the Board to retain control in crisis situations when the full Board may not be able to be convened. The Committee would only be called upon in emergencies and was not invoked in 2020.

Health Advisory Council and Health Associates

The Health Advisory Council provides the charity with expert insight into health issues related to coeliac disease, associated research and advice on related policies and activities. The Council draws upon a wide range of expertise to reflect all aspects of healthcare.

Food Standards Committee

The Food Standards Committee provides the charity with additional technical expertise and independent appraisal of the standards applied to its licensing and accreditation activities. It also engages with other industry and regulatory bodies to ensure exchange of ideas and state of the art information.

The Gluten Analysis and Toxicity Working Group was created as a sub-committee to support guidance and secure further research in the area of gluten analysis, particularly of fermented and hydrolysed foods.

Fundraising Committee

The Fundraising Committee provides the charity with expert insight and fulfils the governance requirements for the detailed scrutiny and oversight of the fundraising undertaken for the charity including for the Research Fund. This Committee reports to the Board of Governors.

Research Strategy Board

The Research Strategy Board (RSB) provides the charity with expert insight and fulfils governance requirements for the review and development of its research strategy which underpins the charity's Research Fund. The Board reports to the Board of Governors.

Research Awards Panel

The Panel manages the awards process for grants under the Research Fund. It provides the charity with expert insight and fulfils governance requirements for the review, funding and management of the charity's research awards in line with the charity's Research Strategy. The Panel reports to the Board of Governors.

The Board and its committees continue to use a combination of face to face meetings, video calls and teleconferences during the year to review the plans and activities of the charity and ensure the cost effectiveness of their operations.

4.5 Recruiting and supporting Governors

Prior to any recruitment round the Board of Governors will undertake a skills audit to identify current and future skills gaps. Roles are advertised widely both in the charity's communications to members and on recruitment websites open to all. The selection process comprises shortlisting on the basis of CVs and supporting statements, followed by an interview panel for shortlisted candidates. Following appointment, new Governors are provided with induction packs and sessions spent with key staff.

Following the resignation of two of our Governors, John Bremner and Robert Trice, in 2020 we recruited three new Governors. Fiona Fowler, appointed as our new Treasurer, Angeli Hemnani with a background in financial analysis and Nicola Valmas with a background in HR.

4.6 Company Secretary

The charity's Company Secretary is Julia Malthouse.

4.7 Management and staff

The Board of Governors delegates the day to day management of the charity to the Chief Executive who leads a team of 46 full time equivalent staff. Their work is supplemented at times of peak workload by a limited number of temporary staff. The staff work within the Delegation of Authority agreed by the Board. The staff agree a work plan with the Board at the beginning of the year and report progress at Board meetings throughout the year through quarterly reporting.

The Board of Governors appoints an HR Committee to oversee the setting of pay and remuneration for senior management and the entire organisation. Their remit is to regularly review and agree performance review arrangements; agree remuneration policies including terms, conditions and benefits; consider recommendations for individual pay on the basis of individual appraisals and to consider the Charity's human resource strategy. The committee is comprised of the Chair of the Board of Governors and at least two other governors.

The organisation is comprised of Coeliac UK, a registered charity, and its subsidiary The Coeliac Trading Company Ltd. The principal activity of the trading subsidiary is to raise funds on a commercial basis for the charity to support its charitable activities. The subsidiary is governed by two directors appointed from the senior management team of the charity, one governor from the Board of the charity and one non-executive independent director.

4.8 Our approach to fundraising

Coeliac UK operates a small team of in-house staff to lead and develop its fundraising. As a charity regulated by the Fundraising Regulator we strive to achieve the highest standards in all our fundraising activities and communications and will continue to do this, referring to all the relevant professional and statutory bodies as guidance and regulation develops. Developing positive long-term relationships with all our members, donors and supporters underpins all our actions in this area.

We use the services of a number of carefully selected external companies who are able to provide significant specialist skills to help us deliver specific activities. With each of these companies, we have signed agreements, committing them all to adhere both to the letter and spirit of the regulations.

4.9 Managing risk

A risk register is used by the Board and staff to monitor the major risks to which the charity is exposed. Actions are identified on the register to mitigate risks and the register is routinely monitored at Audit Committee meetings. All major project work undertaken by staff have risks and mitigation measures identified at the beginning and these are monitored throughout the project lifetime.

The key risks identified in 2020 related to the impact of the pandemic on the income streams and activities of the charity. A third of staff were placed on furlough to reduce our cost base while we developed information and services to keep our members and supporters informed on the potential impact of covid-19 on their health, their access to diagnosis, gluten free food and any medical implications of vaccinations on those with coeliac disease.

5 Financial review

5.1 Overview

The charity has three main sources of funding: membership fees, commercial trading and fundraising from donations, raffle, lottery and grant income. These funds enable us to provide services and information to support those diagnosed or caring for someone with coeliac disease in living a gluten free life and also in providing guidance and advice to those seeking diagnosis. We are actively engaged in campaigning with the health and food sectors to educate and raise awareness to increase understanding of the condition and the treatment required. In the longer term, these income streams enable the charity to fund research to improve management of the condition, the development of treatments and ultimately a cure.

As anticipated, the pandemic impacted the financial results of the charity in 2020, though not perhaps to the extent initially feared.

Report of the board of governors for the year ended 31 December 2020
(continued)

The charity's total income in 2020 was £3.6 million, slightly below the income for 2019 of £3.8 million. The decrease was driven by legacy income falling by £199,000, with the furlough grant income from the government contributing £143,000. Our members and supporters responded generously to our emergency appeals, raffles, online challenges and Christmas card activities enabling us to report a far better income figure than anticipated.

We balanced the income shortfall with reductions in unrestricted expenditure where we could without overly compromising the quality of our services. Of those staff not furloughed, the majority of full time staff agreed to a reduction in hours/salary to further reduce our expenditure. Total expenditure was £3.4 million – resulting in a small surplus of £53,000.

In 2021 we will continue to focus on building sustainable income streams to ensure that we are in a strong position to deliver our new five year strategy.

5.2 Investment performance

The decision was made in March to withdraw our reserves from the stock market as the situation was worsening daily, this resulted in a realised loss of £172,000. This was to stabilise our cash position and protect our restricted reserves.

5.3 Investing in research

Overall research expenditure during the year decreased from £555,000 to £270,000, 7.5% of income. The decline was due to no new grants being awarded in 2020, with only the last years of existing grants being recognised in the financials.

5.4 Investment policy

The charity's investments had moved at the start of 2019 to be managed by Cazenove Capital, to provide a reasonable and growing income over the long term, commensurate with a moderate but not excessive degree of risk. The charity will not invest in high risk instruments, such as derivatives, hedge funds, covered warrants or spread betting.

The intention will be to reinvest some of the charity's reserves once the global economy has stabilised and the risk has reduced.

5.5 Reserves policy

The Board recognises the need to hold charitable funds as free reserves in order to safeguard the continuity of provision of basic services, to fund periods of expenditure in excess of revenue and to fund unexpected expenditure.

The Board of Governors used Charity Commission guidelines to update the reserves policy in April 2019.

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**Report of the board of governors for the year ended 31 December 2020
(continued)**

The Board has agreed a policy that sufficient reserves will be held to ensure the charity can operate for up to 6 months when income has been significantly impacted by an external event, in order to assess the future options for the charity.

As and when reserves are above 6 months, and subject to financial performance, the Audit Committee should look to see whether these potential excess reserves can be utilised by the charity to, for example:

- Fund periods of expenditure in excess of revenue
- Fund unexpected expenditure
- Fund investment into service or income generating opportunities
- Meet match funding requirements to earn grant income

Excess reserves will be designated for a specific activity when an appropriate and timely use of the funds has been identified and agreed by the Board.

In the event there are no extra reserves, the Board may utilise the operational reserves to meet any of the above needs should they arise, subject to a cost benefit analysis. Alternative sources of funding will be assessed in the first instance, with the drawdown of reserves being the last resort, particularly if materially depleting the free reserves.

The free reserves at the end of 2020 were £1,377,139 at 8.4 months of budgeted annual general unrestricted expenditure. This is above the range set out in our policy. However, the current economic uncertainty around the pandemic may lead to a deferment of the allocation of any excess reserves in 2021 until the longer term impact on the charity's financial position is clear.

Of our current restricted reserves, we have £231,000 held for our Research Fund. We raise funds for research in order to build a sufficient sum to launch a research call and our intention is to make a call in 2021 and award a large proportion of these funds to any project that meets our rigorous requirements including our research priorities and other ethical considerations.

Of our designated reserves, £46,000 is held for research for the Innovate Projects and has been allocated for the final instalment of a grant in 2021. There is £82,000 of funds for our local voluntary support groups as each group manages their local income and expense actively each year to provide support in their local area.

6 Responsibilities of the Board of Governors

The Board of Governors (who are also directors of Coeliac UK for the purposes of company law) is responsible for preparing the Report of Governors and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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**Report of the board of governors for the year ended 31 December 2020
(continued)**

Company law requires the Board of Governors 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 charitable company for the year. In preparing these financial statements, the Governors are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the charities (SORP) FRS102
- make judgements 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
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Board of Governors are responsible for keeping adequate accounting records which are sufficient to show and explain the charitable company's transactions and which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Charitable Company's constitution. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Board of Governors are aware:

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

The Board of Governors is responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

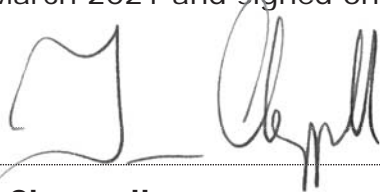
Auditor

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**Report of the board of governors for the year ended 31 December 2020
(continued)**

This report has been prepared in accordance with the Special Provisions of Part 15 of the Companies Act 2006 relating to Small Companies.

This report was approved and authorised for issue by the Board of Governors on 30 March 2021 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'James Chappell', written over a horizontal dotted line.

**James Chappell
Chair**

**Coeliac UK
(Limited by Guarantee)**

**Independent auditors' report to the members and governors of Coeliac UK
(Limited by Guarantee) (continued)**

Opinion

We have audited the financial statements of Coeliac UK (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2020 which comprise a statement of financial activities, balance sheet and statement of cash flows 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 Financial Reporting Standard 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 affairs of the group and the parent charitable company as at 31 December 2020 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 group and parent 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 Governors' 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 parent 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 Governors with respect to going concern are described in the relevant sections of this report.

**Independent auditors' report to the members and governors of Coeliac UK
(Limited by Guarantee) (continued)**

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. 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.

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 we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. 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.

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 Board of Governors which includes the Directors' Report and the Strategic Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Board of Governors which includes the Directors' Report and the Strategic Report 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 group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Board of Governors.

We have nothing to report in respect of the following matters where the Companies Act 2006 require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's 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.

**Coeliac UK
(Limited by Guarantee)**

**Independent auditors' report to the members and governors of Coeliac UK
(Limited by Guarantee) (continued)**

- the governors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Report of the Board of Governors and the Strategic Report.

Responsibilities of governors

As explained more fully in the Statement of Responsibilities of the Board of Governors set out on pages 15 and 16, the governors (who are also the directors of the parent 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 governors determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the governors are responsible for assessing the parent 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 governors either intend to liquidate the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the group and parent 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.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below.

Identifying and assessing risks related to irregularities:

We assessed the susceptibility of the group and parent charitable company's financial statements to material misstatement and how fraud might occur, including through discussions with the trustees, discussions within our audit team planning meeting, updating our record of internal controls and ensuring these controls operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the group and parent charitable company by

**Coeliac UK
(Limited by Guarantee)**

**Independent auditors' report to the members and governors of Coeliac UK
(Limited by Guarantee) (continued)**

discussions with trustees and updating our understanding of the sector in which the group and parent charitable company operate.

Laws and regulations of direct significance in the context of the group and parent charitable company include The Companies Act 2006 and guidance issued by the Charity Commission for England and Wales.

Audit response to risks identified:

We considered the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statement items including a review of financial statement disclosures. We reviewed the parent charitable company's records of breaches of laws and regulations, minutes of meetings and correspondence with relevant authorities to identify potential material misstatements arising. We discussed the parent charitable company's policies and procedures for compliance with laws and regulations with members of management responsible for compliance.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud. We addressed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus the capacity to identify non-compliance with laws and regulations and fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

**Coeliac UK
(Limited by Guarantee)**

**Independent auditors' report to the members and governors of Coeliac UK
(Limited by Guarantee) (continued)**

Use of our report

This report is made solely to the parent charitable company's 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 parent charitable company's members 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 parent charitable company and the parent charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink, appearing to read 'Saffery Champness LLP', is written over a horizontal line.

Karen Bartlett (Senior Statutory Auditor)
For and on behalf of Saffery Champness LLP

Saffery Champness LLP
Chartered Accountants St John's Court
Easton Street
High Wycombe
Buckinghamshire
HP11 1JX

Statutory Auditors

Date: 9 April 2021

Saffery Champness LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

**Coeliac UK
(Limited by Guarantee)**

**Consolidated statement of financial activities (including consolidated income and expenditure account)
For the year ended 31 December 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Income					
Donations and legacies	2	910,345	56,732	967,077	1,115,109
Income from charitable activities	2	1,753,351	157,234	1,910,585	1,891,366
Income from trading activities	2	665,148	38,198	703,346	798,970
Investment income	2	20,907	4,737	25,644	35,520
Total income		3,349,751	256,901	3,606,652	3,840,965
Expenditure					
Expenditure on raising funds					
Donations and legacies		278,622	9,172	287,794	305,635
Trading activities		550,244	30,907	581,151	687,384
Expenditure on charitable activities	3	2,352,369	160,103	2,512,472	3,040,031
Total expenditure		3,181,235	200,182	3,381,417	4,033,050
Net (losses)/gains on investments	11	(171,844)	-	(171,844)	71,452
Net income/(expenditure) for the year	7	(3,328)	56,719	53,391	(120,633)
Balances brought forward		1,633,605	200,058	1,833,663	1,954,296
Total funds carried forward		1,630,277	256,777	1,887,054	1,833,663

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

All income and expenditure derive from continuing activities.

The notes on pages 28 to 50 form part of these financial statements.

Coeliac UK
(Limited by Guarantee)

Consolidated balance sheet
As at 31 December 2020

		Group		Charity	
	Notes	2020	2019	2020	2019
		£	£	£	£
Fixed assets					
Tangible assets	10	114,802	185,203	114,802	185,203
Investments	11	-	1,058,928	2	1,058,930
		<hr/>	<hr/>	<hr/>	<hr/>
		114,802	1,244,131	114,804	1,244,133
Current assets					
Investments & deposits	11	953,754	505,691	953,754	505,691
Debtors	12	694,150	704,692	996,508	945,588
Cash at bank and in hand		1,751,001	793,787	1,401,881	433,996
		<hr/>	<hr/>	<hr/>	<hr/>
		3,398,905	2,004,170	3,352,143	1,885,275
Current liabilities					
Creditors: amounts falling due within one year	13	(1,586,655)	(1,379,638)	(1,539,893)	(1,260,745)
		<hr/>	<hr/>	<hr/>	<hr/>
Net current assets		1,812,249	624,532	1,812,250	624,530
		<hr/>	<hr/>	<hr/>	<hr/>
Total assets less current liabilities		1,927,051	1,868,663	1,927,054	1,868,663
		<hr/>	<hr/>	<hr/>	<hr/>
Provisions for liabilities and charges	14	(40,000)	(35,000)	(40,000)	(35,000)
		<hr/>	<hr/>	<hr/>	<hr/>
Net assets		1,887,051	1,833,663	1,887,054	1,833,663
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
The funds of the charity					
Unrestricted funds					
Designated	15	138,332	270,834	138,332	270,834
General		1,491,940	1,362,771	1,491,942	1,362,771
		<hr/>	<hr/>	<hr/>	<hr/>
		1,630,278	1,633,605	1,630,274	1,633,605
Restricted funds	16	256,779	200,058	256,780	200,058
		<hr/>	<hr/>	<hr/>	<hr/>
Total charity funds	17	1,887,051	1,833,663	1,887,054	1,833,663
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

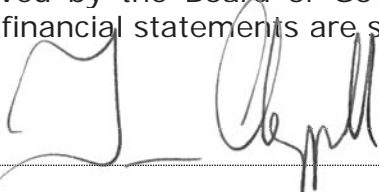
The governors have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

**Coeliac UK
(Limited by Guarantee)**

**Consolidated balance sheet (continued)
As at 31 December 2020**

As permitted by s408 Companies Act 2006, the company has not presented its own Statement of Financial Activity and related notes. The Company's profit for the year was £28,855 (2019: £150,254 loss).

Approved by the Board of Governors and authorised for issue on 30 March 2021 these financial statements are signed on their behalf by:



James Chappell – Chair

Company number: 03068044

The notes on pages 28 to 50 form part of these financial statements.

Coeliac UK
(Limited by Guarantee)

Consolidated statement of cash flows
For the year ended 31 December 2020

	Notes	2020 £	2019 £
Cash flows from operating activities:			
Net cash provided by operating activities	22	516,085	(221,530)
Cash flows from investing activities:			
Dividends and interest from investments		25,644	35,520
Purchase of tangible fixed assets		(23,536)	(130,194)
Purchase of investments		-	(1,031,066)
Sale of investments		887,084	1,036,172
Net cash used in investing activities		889,192	(89,568)
Increase in cash and cash equivalents in the year		1,405,277	(311,098)
Cash and cash equivalents at the beginning of the year	22	1,299,478	1,610,576
Total cash and cash equivalents at the end of the year	22	2,704,755	1,299,478

Notes to the financial statements
For the year ended 31 December 2020

1 Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102) and (Charities SORP (FRS 102) and the Companies Act 2006.

Coeliac UK 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 note.

There are no material uncertainties about the charity's ability to continue as a going concern. The charity's planned activities, together with its financial position; management of risk and approaches to investments, cashflow and reserves are described in the Report of the Board of Governors. As a consequence, the governors believe that the charity is well placed to manage its risks successfully despite the current uncertain economic outlook. The governors have a reasonable expectation that the charity and the group have adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

1.2 Local groups and accounting policy

The local groups record their income and expenditure on a receipt basis. At the end of the financial year, each group submits a return of its income and expenditure which is included in the Statement of Financial Activities and the Balance Sheet.

1.3 Income

Income from web advertising, sponsorship and licensing, and accreditation is deferred on a proportionate basis over the life of the contract. All other income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

1.4 Cost allocation

Shared costs have been allocated on the following basis:

Description	Method of apportionment
Depreciation	Head count
Information technology	Head count
Support staff costs	Head count
Office costs	Head count

Notes to the financial statements (continued)
For the year ended 31 December 2020

1 Accounting policies (continued)

1.5 Grants

Grants payable are payments made to third parties in furtherance of the charitable objectives.

Grants which are free from specific conditions are recognised in full as soon as there is a legal or constructive obligation committing the charity.

Multiyear grants are conditional on an annual review of progress which will determine if future funding is provided. Due to this condition only one year's funding commitment is recognised.

1.6 Restricted funds

Restricted funds are to be used for specific purposes as specified by the donor. Expenditure which meets these criteria is charged to the fund.

1.7 Depreciation of fixed assets

Provision is made for depreciation on all tangible assets at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life, as follows:

Furniture and fittings	20% p.a. straight line
Computer equipment	33.3% p.a. straight line

1.8 Investments

Investments held as fixed assets are revalued at mid-market value at the balance sheet date.

1.9 Leasing

Rental payable under operating leases are charged against income on a straight-line basis over the lease term.

1.10 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of obligation can be measured reliably. Costs are analysed between expenditure on charitable activities and costs of raising funds of the charity.

Any direct costs are allocated between restricted and unrestricted funds as incurred.

1.11 Designated funds

Designated funds are unrestricted funds earmarked by the board of governors for particular purpose.

Notes to the financial statements (continued)
For the year ended 31 December 2020

1 Accounting policies (continued)

1.12 Pension

The charitable company operates a group personal money purchase pension scheme. The pension cost charged in the financial statements represents contributions payable by the charity during the financial year.

1.13 Basis of consolidation

The group accounts consolidate the accounts of Coeliac UK and its subsidiary undertaking on a line by line basis. The accounts are made up to 31 December 2020. No separate statement of financial activities or income and expenditure has been presented for the charity alone as permitted by section 408 of the Companies Act 2006.

1.14 Financial instruments

The charity only has financial assets and 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.

**Coeliac UK
(Limited by Guarantee)**

**Notes to the financial statements (continued)
For the year ended 31 December 2020**

2 Income

	Unrestricted £	Restricted £	2020 Total £
Income from donations and legacies			
Donations and gifts	695,478	36,732	732,210
Legacies	214,867	20,000	234,867
	<u>910,345</u>	<u>56,732</u>	<u>967,077</u>
Income from charitable activities			
Membership	1,232,630	31,650	1,264,280
Raising Awareness	480,855	109,400	590,255
Research	-	11,775	11,775
Groups	39,866	4,409	44,275
	<u>1,753,351</u>	<u>157,234</u>	<u>1,910,585</u>
Income from trading activities			
Raffle and lottery	327,443	18,636	346,079
Other commercial activities	337,706	19,562	357,268
	<u>665,149</u>	<u>38,198</u>	<u>703,347</u>
Investment income			
Investments – dividends	18,952	2,143	21,096
Bank interest	1,955	2,594	4,548
	<u>20,907</u>	<u>4,737</u>	<u>25,644</u>

Included within the restricted income recognised in the year is £143,064 of Government furlough grant income allocated based on headcount for the employees the grant was claimed for. All included as restricted income.

Coeliac UK
(Limited by Guarantee)

Notes to the financial statements (continued)
For the year ended 31 December 2020

2 Income (continued)

	Unrestricted £	Restricted £	2019 Total £
Income from donations and legacies			
Donations and gifts	628,283	52,856	681,139
Legacies	433,970	-	433,970
	<u>1,062,253</u>	<u>52,856</u>	<u>1,115,109</u>
Income from charitable activities			
Membership	1,277,880	-	1,277,880
Raising Awareness	477,866	45,000	522,866
Research	-	35,000	35,000
Groups	55,620	-	55,620
	<u>1,811,366</u>	<u>80,000</u>	<u>1,891,366</u>
Income from trading activities			
Raffle and lottery	341,830	85,172	427,002
Other commercial activities	371,668	300	371,968
	<u>713,498</u>	<u>85,472</u>	<u>798,970</u>
Investment income			
Investments – dividends	29,650	3,267	32,917
Bank interest	1,659	944	2,603
	<u>31,309</u>	<u>4,211</u>	<u>35,520</u>

Coeliac UK
(Limited by Guarantee)

Notes to the financial statements (continued)
For the year ended 31 December 2020

3 Expenditure

	Unrestricted	Restricted	2020
	£	£	Total
			£
Charitable activities			
Membership	1,127,785	31,699	1,159,484
Raising Awareness	825,676	103,220	928,896
Research	254,774	15,775	270,549
Groups	144,134	9,409	153,543
	<u>2,352,369</u>	<u>160,103</u>	<u>2,512,472</u>

Breakdown of costs of charitable activities

	Direct	Grants	Support	2020
	costs	made	costs	Total
	£	(note 6)	(note 4+5)	£
		£	£	
Membership	861,707	-	297,777	1,159,484
Raising Awareness	590,622	-	338,275	928,897
Research	81,865	137,824	50,859	270,548
Groups	106,808	-	46,735	153,543
	<u>1,641,002</u>	<u>137,824</u>	<u>733,646</u>	<u>2,512,472</u>

Research support cost breakdown

	Total	Direct	Grants
	Support Costs	costs	made
	£	£	£
Research costs	-	81,685	137,824
Support costs	50,859	6,824	44,035
	<u>50,859</u>	<u>88,509</u>	<u>181,859</u>

All support costs are allocated on a headcount basis.

Coeliac UK
(Limited by Guarantee)

Notes to the financial statements (continued)
For the year ended 31 December 2020

3 Expenditure	(continued)		
	Unrestricted	Restricted	2019 Total
	£	£	£
Charitable activities			
Membership	1,139,149	15	1,139,164
Raising Awareness	1,048,124	49,744	1,097,868
Research	222,388	333,017	555,405
Groups	245,109	2,485	247,594
	<u>2,654,770</u>	<u>385,261</u>	<u>3,040,031</u>

Breakdown of costs of charitable activities

	Direct costs £	Grants made (note 6) £	Support costs (note 4+5) £	2019 Total £
Membership	852,460	-	286,704	1,139,164
Raising Awareness	663,804	-	434,064	1,097,868
Research	107,427	387,887	60,091	555,405
Groups	170,843	-	76,751	247,594
	<u>1,794,534</u>	<u>387,887</u>	<u>857,610</u>	<u>3,040,031</u>

Research support cost breakdown

	Total Support Costs £	Direct costs £	Grants made £
Research costs	-	107,427	387,887
Support costs	60,091	7,072	53,019
	<u>60,091</u>	<u>114,500</u>	<u>440,906</u>

All support costs are allocated on a headcount basis.

**Coeliac UK
(Limited by Guarantee)**

**Notes to the financial statements (continued)
For the year ended 31 December 2020**

4 Total support cost breakdown by activity

	Staff costs £	Other costs £	Total 2020 £
Cost of raising funds (note 5)			
Donations and legacies	48,680	52,823	101,503
Trading activities	20,244	36,724	56,968
Charitable activities (note 3)	260,703	472,943	733,646
	<u>329,627</u>	<u>562,490</u>	<u>892,117</u>
	Staff costs £	Other costs £	Total 2019 £
Cost of raising funds (note 5)			
Donations and legacies	31,762	66,703	98,465
Trading activities	22,797	47,878	70,675
Charitable activities (note 3)	276,639	580,971	857,610
	<u>331,198</u>	<u>695,552</u>	<u>1,026,750</u>

Notes to the financial statements (continued)
For the year ended 31 December 2020

5 Support cost apportionment

	Support staff £	Depreciation £	Governance £	HR costs £	IT costs £	Office costs £	2020 £
Expenditure on raising funds							
Donations and legacies	48,680	7,797	1,260	6,110	15,398	22,259	101,504
Trading activities	20,244	5,421	876	4,248	10,705	15,475	56,969
Charitable activities							
Membership	105,816	28,334	4,579	22,203	55,956	80,889	297,777
Raising Awareness	120,207	32,187	5,202	25,223	63,566	91,890	338,275
Research	18,073	4,839	782	3,792	9,557	13,816	50,859
Groups	16,607	4,447	719	3,485	8,782	12,695	46,735
Total	329,627	83,025	13,418	65,061	163,964	237,024	892,119
	Support staff £	Depreciation £	Governance £	HR costs £	IT costs £	Office costs £	2019 £
Expenditure on raising funds							
Donations and legacies	31,762	6,749	2,007	8,501	15,093	34,353	98,465
Trading activities	22,797	4,844	1,441	6,102	10,834	24,657	70,765
Charitable activities							
Membership	92,482	19,650	5,845	24,754	43,947	100,026	286,704
Raising Awareness	140,016	29,750	8,850	37,476	66,535	151,437	434,064
Research	19,383	4,119	1,225	5,188	9,211	20,965	60,091
Groups	24,757	5,260	1,565	6,627	11,765	26,777	76,751
Total	331,197	70,372	20,933	88,648	157,385	358,215	1,026,750

**Coeliac UK
(Limited by Guarantee)**

**Notes to the financial statements (continued)
For the year ended 31 December 2020**

6 Grants payable

	Grants to institutions	
	2020	2019
	£	£
Nottingham University, Bains	-	-
Leiden University Medical Centre, Koning	-	-
Nottingham University, Epidemiology Contemporary epidemiology of coeliac disease and dermatitis herpetiformis in the United Kingdom (Dr Laila Tata, University of Nottingham)	-	67,765
INNOVATE Development and validation of a minimally invasive comprehensive diagnostic coeliac disease test (Dr Michael Parks, Nonacus Ltd)	-	87,775
INNOVATE Using software to improve the long term management of people affected by coeliac disease (Dr Chris Kennelly, Cievert Ltd)	16,208	97,248
INNOVATE Protein ingredients from UK crops as source of gluten like functionality (Dr Lydia Campbell, Nandi Proteins Ltd)	30,116	90,349
INNOVATE Development of an AI solution for diagnosis and assessment of severity of pathology in small intestinal biopsies in suspected or known coeliac disease (Dr Elizabeth Soilleux, Lyzeum Ltd)	87,500	43,750
Dissertations Awarded	4,000	1,000
	<u>137,824</u>	<u>387,887</u>

In accordance with the accounting policy outlined in note 1.5, only the first year of funding commitment is recognised on the accounts for multiyear grants which are conditional on an annual review of progress which determines if future funding is provided.

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Notes to the financial statements (continued)
For the year ended 31 December 2020

7 Net incoming/(outgoing) resources for the year

This is stated after charging:

	2020	2019
	£	£
Depreciation	93,936	79,038
Operating lease rentals	77,367	75,936
Governors liability insurance	1,100	1,100
Audit services	10,315	10,150
Non-audit services provided by the auditor		
General advice	125	-
Tax compliance	550	550
	<u> </u>	<u> </u>

Travel costs amounting to £178 (2019 – £2,248) were reimbursed to 2 (2019 – 8) members of the Board of Governors.

8 Staff costs and numbers

Staff costs were as follows:

	2020	2019
	£	£
Salaries and wages	1,368,528	1,298,445
Social security costs	135,714	127,951
Pension costs	74,214	69,414
	<u> </u>	<u> </u>
	<u>1,578,456</u>	<u>1,495,810</u>

The number of employees whose emoluments amounted to over £60,000 during:

	2020	2019
	Number	Number
£80,000 - £90,000	<u> </u>	<u> </u>
	1	-

The key management personnel of the group (and charity) comprise the governors, the chief executive and senior management team. The total employee benefits of the key management personnel of the group were £417,544 (2019: £376,462). None of the governors have been paid any remuneration or received any benefits for performing their role as governor of the charity.

Termination payments for payments in lieu of notice (PILON) totalling £4,098 were paid in the year.

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Notes to the financial statements (continued)
For the year ended 31 December 2020

8 Staff costs and numbers (continued)

The average monthly number of employees during the year, calculated on the basis of average headcount was as follows:

	2020	2019
	Number	Number
Advice and information	38	34
Administration and support	8	8
	<u>46</u>	<u>42</u>

9 Taxation

The charitable company's activities are exempt from corporation tax in its charitable activities under Sections 466 to 493 of the Corporation Tax Act 2010.

10 Fixed assets – Group and charity

	Furniture & fittings	Computer equipment	Total
	£	£	£
Cost			
At 1 January 2020	151,202	683,904	835,106
Additions	1,390	22,146	23,536
Completion of WIP			
	<u>152,592</u>	<u>706,050</u>	<u>858,642</u>
At 31 December 2020	152,592	706,050	858,642
Depreciation			
At 1 January 2020	143,976	505,927	649,903
Charge for the year	7,321	86,615	93,936
	<u>151,297</u>	<u>592,542</u>	<u>743,839</u>
At 31 December 2020	151,297	592,542	743,839
Net book values			
At 31 December 2020	<u>1,295</u>	<u>113,508</u>	<u>114,803</u>
At 31 December 2019	<u>7,226</u>	<u>177,977</u>	<u>185,203</u>

**Coeliac UK
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**Notes to the financial statements (continued)
For the year ended 31 December 2020**

11 Fixed assets investments – Group and Charity

	(Charity only) Investments in subsidiaries £	Unit trusts £	2020 Total £	2019 Total £
Market value at 1 January 2020	2	1,058,928	1,058,930	992,584
Additions	-			1,031,066
Disposals	-	(887,027)	(887,027)	(1,036,172)
Realised investment gains/(losses)	-	(171,901)	(171,901)	43,591
Unrealised investment (losses)/ gains	-	-	-	27,861
Market value at 31 December 2020	2	-	2	1,058,930
Historical cost at 31 December 2020	2	-	2	1,031,068
	Market value £	2020 cost £	Market value £	2019 cost £
Cazenove Responsible Multi Asset Fund	-	-	1,058,928	1,031,066
M&G Charifund (income units)	-	-	-	-
M&G Charibond (income units)	-	-	-	-
	-	-	1,058,928	1,031,066

Holdings of more than 20%

The charitable company holds more than 20% of the share capital in the following company:

Company	Country of incorporation	Shares held Class	%
The Coeliac Trading Company Limited	England & Wales	Ordinary	100

The principal activity of The Coeliac Trading Company Limited (Company number 02856981) is to raise funds on a commercial basis for Coeliac UK (Limited by Guarantee), a registered charity. The address of the registered office is Third Floor, Apollo Centre, Desborough Road, High Wycombe, Buckinghamshire, HP11 2QW.

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**Notes to the financial statements (continued)
For the year ended 31 December 2020**

11 Fixed assets investments – Group and Charity (continued)

The aggregate amount of capital and reserves and the results of this undertaking for the year ended 31 December 2020 were:

	Capital for the year	Profits to reserves
	£	£
The Coeliac Trading Company Limited	2	-

During 2020 The Coeliac Trading Company Limited donated its entire profits under gift aid of £24,536 (2019: £29,621) to Coeliac UK (Limited by Guarantee). The profits are net of income and expenditure totalling £308,375 (2019: £369,954) and £283,839 (2019: £340,333) respectively.

Current asset investments and deposits held relate exclusively to cash deposit accounts amounted to £953,754 (2019: £505,691) as shown on the balance sheet.

12 Debtors

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Trade debtors	305,375	226,873	237,887	130,146
Income tax and VAT recoverable	-	-	-	-
Amounts owed by group undertakings	-	-	369,846	339,138
Prepayments and accrued income	388,776	477,819	388,776	476,304
	<u>694,151</u>	<u>704,692</u>	<u>996,509</u>	<u>945,588</u>

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Notes to the financial statements (continued)
For the year ended 31 December 2020

13 Creditors: amounts falling due within one year

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Grants payable	485,613	570,381	485,613	570,382
Trade creditors	197,935	105,450	195,043	100,272
Other tax and social security	129,284	61,278	119,996	40,189
Accruals	178,608	112,156	176,689	107,960
Deferred income (see below)	595,215	530,373	562,553	441,942
	<u>1,586,655</u>	<u>1,379,638</u>	<u>1,539,893</u>	<u>1,260,745</u>

Deferred income – Charity

	2020	2019
	£	£
At 1 January 2020	441,942	462,226
Released during the year	(427,126)	(453,252)
Deferred income related to membership, licensing and sponsorship	<u>547,737</u>	<u>432,968</u>
At 31 December 2020	<u>562,553</u>	<u>441,942</u>

14 Provision for liabilities and charges – Group and Charity

	£
At 1 January 2020	35,000
Charge for the year	<u>5,000</u>
At 31 December 2020	<u>40,000</u>

The provision relates to dilapidations costs that may become payable at the end of a current tenancy. The current tenancy has 8 years remaining.

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**Notes to the financial statements (continued)
For the year ended 31 December 2020**

15 Designated funds – Group and Charity

Designated funds are funds earmarked by the board of governors for particular purposes. At the year end the unspent designated funds were:

	Balance at 1 January 2020 £	Incoming £	Outgoing £	Balance at 31 December 2020 £
Research (Innovate)	179,888	-	(133,824)	46,064
Research Fund	9,716	475	-	10,191
Local voluntary support groups	81,230	39,866	(39,019)	82,077
	<u>270,834</u>	<u>40,341</u>	<u>(172,843)</u>	<u>138,332</u>

	Balance at 1 January 2019 £	Incoming £	Outgoing £	Balance at 31 December 2019 £
Research	234,757	-	(54,869)	179,888
Research Fund	1,281	8,435	-	9,716
Local voluntary support groups	97,444	55,620	(71,834)	81,230
	<u>333,482</u>	<u>64,055</u>	<u>(126,703)</u>	<u>270,834</u>

Research

Income to be used for funding medical research into coeliac disease and dermatitis herpetiformis, designated by the Board from unrestricted funds. The current balance represents the matched funding for the Innovate Grant, these funds have now all been awarded in the research call at the end of 2020 and will be released as the project progresses.

Local voluntary support groups

The collective funds held and administered by Volunteer Groups, representing their working funds.

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**Notes to the financial statements (continued)
For the year ended 31 December 2020**

16 Restricted funds – Group and Charity

	Balance at 1 January 2020	Incoming	Outgoing	Investment income & gains	Balance at 31 December 2020
	£	£	£	£	£
Research (Innovate)	-				
Research Fund	188,344	47,723	(10,246)	4,714	230,535
Daily newspaper advert for Awareness Week	1,464	-	-	13	1,477
Care System campaigns	17	-	-	-	17
Membership Helpline	-	49	(49)	-	-
Diagnosis TV Advert	2,926	-	-	-	2,926
Diagnosis Life Channel					
NHS	2,000	-	-	-	2,000
Pharmacy Packs	1,057	-	-	10	1,067
Diagnosis campaign	-	48,000	(41,820)	-	6,180
Events and Support in West Sussex	-	5,000	(5,000)	-	-
Events for children with CD and families	-	5,000	-	-	5,000
Government Furlough grant	-	143,064	(143,064)	-	-
Gluten Ataxia	4,250	3,328	-	-	7,578
	<u>200,058</u>	<u>252,163</u>	<u>(200,179)</u>	<u>4,737</u>	<u>256,779</u>

	Balance at 1 January 2019	Incoming	Outgoing	Investment income & gains	Balance at 31 December 2019
	£	£	£	£	£
Research (Innovate)	249,009	-	(249,009)	-	-
Research Fund	106,478	169,063	(96,921)	9,724	188,344
Local Support	2,485	-	(2,485)	-	-
Daily newspaper advert for Awareness Week	1,419	-	-	45	1,464
Care System campaigns	495	-	(478)	-	17
Freed from Research	15,242	-	(15,242)	-	-
Membership Helpline	-	15	(15)	-	-
Diagnosis TV Advert	2,278	45,000	(44,352)	-	2,926
Diagnosis Life Channel					
NHS	2,000	-	-	-	2,000
Pharmacy Packs	1,024	-	-	33	1,057
Big Lottery Fund – (Awards for All Scotland)	4,915	-	(4,915)	-	-
Gluten Ataxia	-	4,250	-	-	4,250
	<u>385,345</u>	<u>218,328</u>	<u>(413,419)</u>	<u>9,802</u>	<u>200,058</u>

16 Restricted funds – Group and Charity (continued)

The principal purposes for the above restricted funds were as follows:

Research

Income received to be used solely for funding medical research into coeliac disease and dermatitis herperiformis (DH).

Local support

The collective funds held and administered by Volunteer Groups.

Daily newspaper advert for Awareness Week

Donations towards an advertisement to be placed in a major national newspaper during Awareness Week to raise the profile of coeliac disease.

Care System campaign

Campaign to improve awareness in the care system.

Freed from Research

Campaign to raise funds for research.

Membership Helpline

Funding for ongoing costs of providing the Coeliac UK Helpline.

Diagnosis TV Advert

TV advertising campaign to improve diagnosis rates for coeliac disease.

Diagnosis Life Channel NHS

Advertising campaign for patients via Life Channel in GP surgeries to raise awareness of coeliac disease.

Pharmacy packs

Donations towards production of pharmacy information packs.

Big Lottery Fund (Awards for all Scotland)

Grant to fund awareness raising in the community in Scotland.

Awards For All Budget Meal Planner

To produce a range of weekly meal planners, to assist people on low incomes to manage their gluten free diet on a budget whilst maintaining a health balanced diet. The meal planners will be downloadable as pdf files from our website, available in hard copy for people without internet access and included in our packs for newly-diagnosed patients, as well as promoted to our network of Healthcare Professionals.

Gluten Ataxia

Income to fund a project to achieve an earlier diagnosis for those with Gluten Ataxia.

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**Notes to the financial statements (continued)
For the year ended 31 December 2020**

16 Restricted funds – Group and Charity (continued)

Events and Support in West Sussex

Funds to be used for an all ages party with gluten free buffet at any venue in West Sussex and for the benefit the West Sussex Coeliac UK local group.

Events for children with CD and families

Funds to be used by Coeliac UK for events to benefit coeliac children and their families.

Diagnosis Campaign

Funds have been granted to pay for the development of campaign materials to promote diagnosis of coeliac disease in children for a campaign in 2021 in support of ongoing activities regarding awareness and education on coeliac disease.

17 Analysis of net assets between funds – Group

	Unrestricted funds 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £
Tangible assets	114,803	-	-	114,803
Investments	-	-	-	-
Net current assets less provisions for liabilities and charges	1,377,139	138,332	256,780	1,772,251
	<u>1,491,942</u>	<u>138,332</u>	<u>256,780</u>	<u>1,887,054</u>

	Unrestricted funds 2019 £	Designated funds 2019 £	Restricted funds 2019 £	Total 2019 £
Tangible assets	185,203	-	-	185,203
Investments	885,376	84,653	88,899	1,058,928
Net current assets less provisions for liabilities and charges	292,192	186,181	111,159	589,532
	<u>1,362,771</u>	<u>270,834</u>	<u>200,058</u>	<u>1,833,663</u>

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Notes to the financial statements (continued)
For the year ended 31 December 2020

18 Lease commitments – Group

At the reporting end date the group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Land and buildings		Office equipment	
	2020	2019	2020	2019
	£	£	£	£
Within one year	87,193	93,212	6,429	6,546
Between two and five years	179,781	278,205	13,396	13,366
	<u>266,974</u>	<u>371,417</u>	<u>19,825</u>	<u>19,912</u>

19 Voluntary help

The charity had extra support from 688 volunteers in 2020 (2019: 1,045). The benefit of their contribution is not reflected in the financial statements.

20 Related party transactions

The charity received a management fee of £237,748 (2019: £250,302) from its subsidiary The Coeliac Trading Company Limited.

At 31 December 2020 a balance of £369,845 (2019: £339,138) was due from The Coeliac Trading Company Limited.

There were no other related party transactions in the reporting period that require disclosure.

Coeliac UK
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Notes to the financial statements (continued)
For the year ended 31 December 2020

21 Pension commitments

The estimated pension deficit as at 30 September 2019 is £50,637 (30 September 2018: £47,367). This is in accordance with the most recent independent valuation performed on 21 July 2020. Under the new recovery plan, from 1 April 2019 the deficit contributions that are required from Coeliac UK are £1,915.28 a year, payable in monthly instalments of £159.61. These payments increase by 3% per annum from 1 April 2020 and on each 1 April thereafter, as they do under the current recovery plan.

The deficit contributions agreed between the company and scheme at the year end date are as follows:

Year	Amount (£)
1	2,015
2	2,076
3	2,138
4	2,202
5	185

The present value of the future provision for Coeliac UK is calculated as follows:

Provision at the start of the period	10,275
Discount factor interest expense	104
Deficit contribution paid	(1,957)
Impact of change in assumptions	147
Provision at end of period 31 December 2020	8,569

The current deficit of £50,637 is being paid at an immaterial amount to the charity on an annual basis, this deficit would only fall due in its entirety should the charity decides to withdraw from the scheme, the Board of Governors currently have no plans short or long term to withdraw from this scheme.

Coeliac UK
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Notes to the financial statements (continued)
For the year ended 31 December 2020

22 Reconciliation of net income/(expenditure) for the reporting period (as per the SOFA)

	2020	2019
	£	£
Net income/(expenditure) for the reporting period (as per the SOFA)	53,391	(120,633)
Adjustments for:		
Depreciation charges	93,936	79,038
Losses/(gains)/losses on investments	171,844	(71,452)
Dividends from investments	(21,096)	(32,917)
Bank interest	(4,547)	(2,603)
(Increase)/decrease in debtors	10,541	(229,729)
Decrease/(increase) in creditors	207,016	156,766
	<u>516,085</u>	<u>(221,530)</u>
Net cash provided by operating activities	<u>516,085</u>	<u>(221,530)</u>

22 Reconciliation of net income/(expenditure) for the reporting period (as per the SOFA) (continued)

	2020	2019
	£	£
Analysis of cash and cash equivalents		
Cash in hand	455	822
Notice deposits (less than 3 months)	2,704,300	1,298,656
	<u>2,704,755</u>	<u>1,299,478</u>
Total cash and cash equivalents	<u>2,704,755</u>	<u>1,299,478</u>

Analysis of changes in net debt

	Balance at 1 January 2020 £	Cash flows £	Balance at 31 December 2020 £
Cash	822	(367)	455
Cash equivalents	1,298,656	1,405,644	2,704,300
	<u>1,299,478</u>	<u>1,405,277</u>	<u>2,704,755</u>

23 Post balance sheet event

The Coronavirus global pandemic continues to provide significantly impact and uncertainty in the global markets and economy. The duration and ongoing severity of this impact is unknown at this time. During the year, The Charity mitigated their exposure to such risk by selling the investments held therefore no impact of the uncertainties faced will be evident to the Charity.

The liability on the defined benefit pension scheme may also increase due to market downturn but an estimate on the increase, and its materiality, cannot be made at this time as the fund has not been revalued. The liability would only be realised on withdrawal from the scheme.