

Association of Blind Asians (Leeds)

Charity number 1042621

Annual Report and Financial Statements for the year ended 31 March 2025



WYCAS

COMMUNITY ACCOUNTING
WEST YORKSHIRE

Association of Blind Asians (Leeds)

Annual Report and Financial Statements for the year ended 31 March 2025

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Prepared by West Yorkshire Community Accountancy Service CIO

Association of Blind Asians (Leeds)

Trustees' report for the year ended 31 March 2025

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Kuldeep Bajwa	Chair	
Shindi Dahri	Treasurer	
Janice Brown	Secretary	Resigned 31 July 2025
Cllr Eileen Taylor		Resigned 23 January 2025
Catherine Mahoney		
Annette Morris		Deceased July 2024
Ballu Patel		Resigned 23 January 2025
Ummer Daraz		Appointed 23 January 2024
Asghar Khar		Appointed 25 November 2024
Kantilal Mistry		Appointed 23 January 2025
Charity number	1042621	Registered in England and Wales
Registered and principal address	Bankers	
Touchstone Support Centre	Santander UK plc	Virgin Money
53-55 Harehills Avenue	55 Otley Road	6 Otley Road
Leeds	Headingley, Leeds	Headingley, Leeds
LS8 4EX	LS6 3AB	LS6 2AA

Independent examiner

Simon Bostrom FCIE

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is governed by a constitution adopted on 13 October 1994 as amended on 26 November 2010.

Method of recruitment and appointment of trustees

The trustees of the charity are appointed by the members at the AGM.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

The charity's objects

To promote the welfare of blind and partially sighted people of Asian origin and /or other BME communities resident in the city of Leeds and its neighbourhood.

The charity's main activities

- * Visit clients at their homes
- * One to one support and provide advice and information on various issues including benefits
- * Drop-in sessions for clients to access support closer to their homes
- * Luncheon club to access freshly cooked food
- * Support to carers
- * Support to patients after hospital care

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the relief of those in need by reason of disability.

Achievements and performance

From the Chair of Association of Blind Asians

I feel honoured to be the chair of ABA and proud of our achievements this year. We have faced numerous challenges, particularly in securing funding, which is becoming increasingly difficult to obtain. Our CEO, Debbani Ghosh, has been working tirelessly to submit applications to secure the necessary funds for ABA, and we, the management committee, have complete confidence in her ability to keep ABA active.

Alongside our CEO, the staff team has excelled in their work with our service users. At times, it can be challenging to align expectations with the constraints of our funding. However, the staff continually find innovative ways to engage with our diverse communities and ensure that our service users receive the best possible support. Without the focused outreach and follow-up work with our service users, ABA would not be nearly as successful; many individuals would be left without any support. Our aim at ABA is to deliver a more holistic service, ensuring that individuals are better supported and have access to the relevant information they need.

I would like to extend a heartfelt thank you to our staff team for their dedication in keeping ABA operational over the past year. I also want to express my gratitude to our funders for their trust in ABA and for allocating the necessary funds to provide services to the diverse communities that rely on us for vital information when facing sight loss.

To our service users, thank you for placing your trust in ABA and for actively participating in the groups we develop and run, ensuring that you do not feel isolated at home. And, most importantly, I would like to thank ABA's management committee for dedicating their time, expertise, and energy to help ABA grow.

Ms Kuldeep Bajwa, Chairperson

From the CEO of Association of Blind Asians

I am delighted to present our Annual Report for the year ending 31 March 2025. This report reflects not only our achievements and challenges over the past twelve months but also our enduring commitment to making a tangible difference in the lives of those we serve.

This year has been both inspiring and demanding. Amid economic uncertainty and shifting social needs, our charity has continued to adapt; despite financial pressures and increased demand on services, resulting in some waiting list. Like any challenges, we learn and adapt, become resilient and celebrate success from our continuous learning.

The two areas we concentrated on in 2024-25 were facilitating meaningful consultations for our strategic goals, including a name change and branding, as well as completing an impact assessment to evaluate our organisation's effectiveness.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Achievements and performance

Throughout the report, the achievements are shared and hope that you enjoy learning more about the work that was delivered as much as we enjoyed delivering. As we look to the year ahead, our priorities include expanding our reach, deepening our impact, and strengthening our funding base. We will continue to listen to the communities we serve, champion their voices, and adapt our programmes to meet emerging needs.

I would like to express my heartfelt thanks to our committed trustees, dedicated staff, tireless volunteers, funders and committed partners. It is their unwavering support and hard work that enables us to deliver on our mission and bring hope to so many. Thank you for being part of our journey.

Mrs Debbani Ghosh, CEO

Themes:

In 2024/25, ABA delivered projects promoting eye health, and supporting adults with sight loss, across five themes:

- Supporting unpaid carers from diverse backgrounds through the Aasra project.
- Support for disabled isolated adults through the Roshni project.
- Providing support to visually impaired adults through ECLO service and community settings.
- Bringing communities together through Community Cohesion project.
- Sharing health messages, and reaching people from diverse communities with these messages through partnership working, health promotion events, and outreach – to promote eye health and reach people of all communities with health messaging around sight loss.

We also:

- Share health messages and outreach online and by video;
- Made radio, television and podcast appearances;
- Delivered trips and events for our members.
- Worked with partners, increasing our outreach by working with Primary Care Networks, the NHS, Social Care, and local third sector and community groups.

In 2024-2025, we;

- Delivered 434 sessions, reaching 1689 people directly.
- Provided direct advocacy to 389 people and directly supported 41 unpaid carers.
- Completed 15+ Blue Badge Applications.
- Served 1070 hot meals!
- Attended outreach events and partnership events, and we reached 2730 people through outreach sessions, developing networks with 43 new organisations and developing 6 new referral pathways.
- Delivered 57 Health Awareness sessions, reaching ABA members and the wider community with important health messages about eye health.
- Delivered 204 Outreach sessions delivered.
- Supported 173 service users, who were given resilience funding vouchers or Housing Support Funding vouchers, exceeding our goal of supporting service users by 108%.
- Were supported by 5 dedicated Volunteers – 2 activities volunteers, and 3 admin volunteers.
- Organised 10 Trips: destination - shopping, days out, seaside trips, and celebration days.

Sahara Project – Funded by Leeds Sensory Services

The Sahara Project is dedicated to supporting individuals experiencing or at risk of sight loss, particularly those from ethnically diverse and deprived communities. This support is delivered through the Eye Clinic Liaison Officer (ECLO) service based at the eye clinic and in community settings.

The Sahara Project aims to bridge gaps by providing personalised one-on-one support, advocacy, and guidance on assistive technology, while promoting social inclusion and independence. Through culturally sensitive outreach and community engagement, the project empowers individuals to make informed decisions about their eye health and overall well-being. The focus remains on reducing isolation, building resilience, and helping individuals lead more confident, connected lives.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Achievements and performance

The ECLO service (Eye Clinic Liaison Officer) was initiated this year, and in a short amount of time, staff received extensive training on eye conditions, welfare benefits, tax allowances, concessions, certification, and registration. The goal of the ECLO service is to support individuals with the Certificate of Visual Impairment (CVI) process and assessments, as well as to help them navigate available services.

The social group meets once a week, and throughout the year, a variety of activities were organised to address the holistic needs of our service users. This included card making, crochet, knitting, and painting, along with sessions led by experts, such as Rehabilitation Officers for Visually Impaired Individuals (ROVI), who provided valuable information. Over 13 users regularly attended these group sessions.

This year, we also provided assistive technology assistance to more than 30 service users. Participants received support in using screen readers, magnifiers, smartphone accessibility tools, and talking devices to help with daily living tasks. These sessions improved digital confidence, enabling users to stay connected with family, access online services, and manage personal tasks independently. Additionally, participants were offered a three-month digital course to help them learn how to navigate online resources.

Recognising that English is not the first language for many, we delivered 15 English-speaking sessions over several weeks. These sessions showed marked improvement in participants' language skills and boosted their confidence when interacting with others.

Advocacy remained a cornerstone of the Sahara Project. Staff provided over 207 advocacy support, that included form filling and reading letters, PIP applications and healthcare services, wellbeing calls, booking access bus, calls to councils and energy providers.

A total of 5 outreach sessions were delivered across community centres, faith institutions, and cultural events. Through these, over 300 people were engaged, receiving information about sight loss prevention, eye health awareness, and available support.

Outreach not only increased referrals but also helped tackle stigma around visual impairment within minority communities.

Impact and Outcomes

The Sahara Project has achieved notable outcomes during this reporting period:

- 207 advocacy sessions delivered to service users and new referrals.
- 30+ service users received assistive technology support and training.
- 58 service users now have a personalised support plan in place.
- 24 new referrals received.
- 15 people attended English speaking course.
- More than 120 structured sessions and activities organised throughout the year.
- 5 Outreach sessions were delivered.
- Over 100% improvement in social connection and confidence, measured through feedback, service forums, and outcome star data.
- Over 70% of participants expressed interest in additional social groups and activities. These outcomes demonstrate the project's role in reducing isolation, enhancing digital and emotional resilience, and building lasting community networks.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Achievements and performance

Success Story 1:

Mrs. R, from a South Asian background, faced severe anxiety after her sight deteriorated, leaving her isolated at home. With support from the team, she was introduced to a Sahara group and received help with assistive technology with her smartphone. This enabled her to connect with family overseas and participate in group activities more confidently. Over time, Mrs. R regained her independence, and started travelling to sessions on her own.

Success Story 2:

Mr. K experienced visual impairment and struggled with communication when accessing public services. Through Sahara's advocacy and peer support network, he attended several social trips, which helped boost his confidence and community involvement. He was also supported in applying for benefits and successfully received backdated payments, improving his financial stability. Mr. K now volunteers occasionally to help other members facing similar barriers, demonstrating the empowering ripple effect of the project's approach.

Service User Testimonials

"The staff helped me understand my eye condition and supported me with my hospital forms. Without their help, I would have struggled to manage everything on my own."

"I learned how to use a talking phone through Digital skills session — now I can call my children without help!"

Roshni Project – Funded by Henry Smith

The Sahara Project has achieved notable outcomes during this reporting period:

The Roshni Project is designed to support individuals, particularly those from culturally diverse and deprived communities, facing sight loss or at risk of losing their vision. These communities often experience significant health complications due to a lack of accessible information, cultural barriers, and limited access to healthcare services.

The project aims to bridge these gaps by offering personalised support, ensuring that service users understand the resources available to them, and advocating for their health and wellbeing. The project promotes social inclusion, helps to navigate the healthcare system, and raises awareness about eye health, aiming to reduce isolation and improve the quality of life for those affected by sight loss.

Impact and outcomes:

We have received 25 new referrals for the Roshni project, all of which have been risk assessed. A total of 58 service users have a support plan in place. Throughout this project, 80 weekly group sessions were conducted.

We completed 182 advocacy sessions with service users and their caregivers. Staff members dedicated time to resolve various issues for service users, including:

- Communicating with the Department of Work and Pensions.
- Negotiating with broadband providers.
- Assisting with smartphone setup (digital inclusion).
- Organising children's transportation to school with Leeds Council.
- Disputing and understanding utility bills with energy companies.
- Renewing Blue Badges.
- Welfare benefits forms.
- Coordinating with the council regarding accessibility of paths and pavements.
- Scheduling GP appointments.
- Engaging with Adult Social Care, Rehab officers and other organisations.

We also tracked the following metrics:

- 16 outreach activities were completed reaching 500+ individuals.
- 4 budget management courses were delivered.
- 12 applications were submitted for blue badges etc.
- 15 Carers were engaged and supported.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Achievements and performance

Importantly, 100% of our service users reported improved social networks. This data was collected through outcome stars, periodic service forums, and regular monitoring and evaluation. Additionally, 50% of our service users expressed interest in an additional social group. As a result, we have secured funding to offer a separate social group specifically for women.

Case Study:

Mrs. S, a member of the South Asian community, faced social isolation and low self-confidence due to visual impairments and health issues after being housebound for nearly 20 years. With ABA's help, she received support that addressed various challenges, including her mental health struggles. Since joining, she has transformed significantly; gaining confidence, learning stress management techniques, and making meaningful social connections. She participated in events like the Lord Mayor's International Day of Cultural Celebration and shared her journey during National Eye Health Week. Her experiences highlight how our services combat social isolation and empower individuals to improve their self-confidence and well-being. She was interviewed by Channel 4, and the broadcast later shared the access issues that still exist in society, creating barriers for disabled people to live independently.

"I was ill and contacted ABA for help. After overcoming my illness, I started coming here regularly. I come to spend quality time with people to share my culture, language and tastes. I get to meet more people like me, learn new things and engage in activities. When I am at home I just look and stare at the walls. I feel lonely."

Luncheon Clubs

We ran two luncheon groups at two different venues, offering a healthy, nutritious hot meals along with a variety of activities such as yoga, crafts, knitting, and singing to promote physical, mental, and emotional well-being. 80% percent of our service users are dropped off by Access Bus, while the remaining twenty percent make their own way to the groups. Both luncheon clubs support over 35 unique individuals, who socialise over hot meals and refreshments, followed by various activities. For some participants, these groups provide not only social interactions but also emotional support. For some service users, this may be the only meal of the week that they have access to fresh food. This year, we organised 80 luncheon clubs and provided a total of 1,070 meals.

Success Story 1:

One of our most inspiring success stories is that of Mrs. A, a service user from the BAME community. She noticed a broken pathway near her home and overgrown bushes that were causing mobility issues, leading to falls and cuts. Mrs. A lacked the confidence and knowledge on how to contact the right person to address this concern. Additionally, since English is her second language, she reached out to the staff for assistance. Our support worker brought this issue to the attention of the local council. As a result of this collective effort, the bushes were trimmed, and the broken pathway was repaired. This improvement not only enhanced Mrs. A's mobility but also fostered a sense of community support, boosting her self-confidence and independence.

Aasra Carer's Project, funded by Live Well Leeds

The Aasra Carers Project, funded by Livewell Leeds, was established to provide much-needed support for carers within the South Asian community across Leeds. Now completing its second year, the project continues to address the emotional, physical, and social challenges faced by unpaid carers—individuals who provide essential care to family members while also managing employment, household responsibilities, and their own wellbeing.

Carers within South Asian communities often experience isolation, emotional exhaustion, and physical strain. Many face barriers to accessing help due to cultural stigma surrounding caring roles and mental health. Recognising these challenges, Aasra has worked to create safe and inclusive spaces where carers can connect, share experiences, and receive support—promoting their overall mental, physical, and emotional wellbeing.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Achievements and performance

Impact and Outcomes

Aasra facilitated 93 group sessions, including one-to-one support which also included assisting in applying for Carers Allowance and Blue Badge. These sessions were held twice weekly across two different venues, supporting a total of 41 carers from diverse backgrounds.

Activities included:

- Stress management and mindfulness workshop.
- Healthy eating sessions.
- Yoga and Pilates classes, contributing to relaxation & stress relief.
- Arts and crafts, including embroidery sessions, supporting mindfulness.
- Nature walks and relaxation sessions.
- Massage and self-care activities, promoting self-care.

Also, Aasra partnered with NHS Buddies, enabling carers to access Hepatitis C testing during group sessions. This collaboration reduced long GP waiting times and demonstrated the project's commitment to improving carers' access to essential health services. Outreach plays a vital role in engaging people from diverse South Asian backgrounds. We participated in 28 community outreach sessions over the year, including attending local community events, and engaging with local radio stations to raise awareness. These initiatives helped the team reach individuals who might not otherwise engage with mainstream support services.

Case Study

FH sought support from Aasra for her mental health and anxiety due to ongoing family issues and challenges in her living situation. As the primary caregiver for her daughter with learning difficulties and her husband, these pressures led to long-term stress affecting her confidence and self-esteem.

Attending Aasra's group sessions provided FH with a safe space for self-care. Over time, she found these sessions beneficial, gaining confidence in her interactions. She particularly enjoyed the mindfulness sessions and embroidery activities, which helped her focus on the present and boosted her sense of identity.

By the end of the program, FH reported significant improvements in her mood, feeling calmer and emotionally stronger, which enhanced her resilience as a caregiver for her family.

Community Cohesion Project – Funded by UKSPF

One of the Community Cohesion Project's aims was to make a positive contribution to society. Participants took part in creative activities, to bring communities together and develop cohesion.

Sessions were held at Ramgharia Sports Centre and were open to both ABA members and the wider community. Various members of different community groups joined the project, showcasing a perfect example of community cohesion, where individuals from diverse backgrounds came together to work on visual art projects and play forgotten games. A Sports Day was organised, which included participants from four different groups. Additionally, a session took place at the 3D workshop in partnership with Leeds City Museum.

Impact and outcomes

The project reached 298 people from a diverse range of faith and cultural backgrounds. Friends of Hindu, Muslim and Sikh faith worked together to create Rangoli. The ratio of people with disabilities attending was high, with the session at Leeds Museum being attended by two neurodiverse individuals and one older gentleman with disabilities.

34 participants attended art, dance and board games sessions at Ramgharia; 15 participants attended 'building community' sessions at Muir Court; 16 attended a Sports Day at Ramgharia; 7 attended the 3D workshop at Leeds City Museum.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Achievements and performance

The project was successful in bringing together people of different faith, cultural and diverse communities, bringing people together through creative activities and sport, to create cohesion. 69% of participants in the project stated that art, music and dance can remove barriers between communities.

80% of the older participants (aged 60-90) who participated in the project, stated that art and games improved relations in their neighbourhood. 95% believed that both arts and games enabled better knowledge of their neighbours by acting as a conduit for engagement with other communities.

Given that another objective of the project was to create a safe space for dialogue it was encouraging to see that nearly 83% felt confident to speak during the session. Nearly 60% felt their mental well-being increase, though the figures were higher (at nearly 70%) for physical well-being increasing and sense of isolation decreasing. Most encouraging was the data of nearly 75% feeding back that their sense of belonging had increased.

Case Studies and quotes

"Excellent project, just continue to reach out to others."

"I really enjoy artwork and making crafts connected to my heritage. The rangoli we stuck on paper was really beautiful."

"How to play Karrom board with others." "We got to meet some new friends and met some old friends we haven't seen for a long time"

Household Support Fund 2024

The grant was provided in the form of supermarket vouchers for service users. For those who were unable to attend group sessions due to illness or being bedbound, vouchers were mailed to their homes. The Household Support Fund has assisted individuals and couples in alleviating some of the financial challenges caused by the cost-of-living crisis. In total, vouchers were distributed to 57 individuals who were facing financial struggles.

Case Study 1

Mrs C, a carer, has recently lost her husband and is struggling to look after herself. She can speak some English but struggles to understand budgeting as her husband took charge of their bills and money. She is undergoing a benefit review and is finding it difficult to make ends meet. The vouchers have been extremely helpful at such a difficult time in helping to pay for food. By using this extra resource for her groceries, she has been able to save money to put towards her bills and become more confident in her ability to budget.

Case Study 2

Mrs. V is a devoted carer to her disabled child and three other younger children. She often finds herself juggling multiple responsibilities, including arranging transportation for her child, managing household expenses, and providing comfort and care for her family. Living in a self-rented apartment, Mrs. V faces financial challenges, struggling to cover bills and provide basic necessities for her children. She is currently seeking assistance from Leeds City Council to secure a council house for her family. The voucher really benefited Mrs. V and her family, providing much-needed support in purchasing food and essentials for her young children and alleviating some financial burdens by helping to settle bills and debts.

Community Engagements

Improving the outcomes and wellbeing of the visually impaired BAME community in Leeds - Funded by Big Lottery

A dedicated community engagement worker continued to strengthen connections within local groups and promote awareness of health-related services, particularly ABA services through a combination of targeted outreach, collaborative partnerships, and digital engagement. We reached hundreds of individuals and reinforced our presence as a trusted community health partner. This report provides an overview of the key activities, outcomes, and lessons learnt during this reporting period.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Achievements and performance

The primary objectives were to sustain and expand engagement with local communities, enhance awareness of ABA and eye health services, and facilitate connections to support pathways, collaborating with health networks, PCNs, and social care, to expand service delivery.

This role in community engagement and outreach allowed us to reach over 700 individuals through 30 eye care awareness sessions and actively promote our services through more than 150 events and digital media activities, connecting with approximately 1500 individuals through engagement. Participated in radio shows, a podcast, and an Instagram Live session during National Eye Health Week expanded the reach of ABA services.

With these health sessions, we reached individuals from under-represented communities through delivering sessions to various diverse groups such as Leeds Refugee Forum, Beeston Community Centre, Asha Women's Group and many more.

Cancer Awareness – Funded by VCSE

The Community Engagement Worker was trained by The Yorkshire Cancer Community to become a Cancer Champion and co-delivered cancer awareness sessions in collaboration with the organisation. In total, 11 Cancer health awareness sessions were delivered, reaching over 160 attendees from 15 different postcodes across Leeds. These sessions focused on the different types of cancer screening, the importance of early detection, conversations around cancer, raising general awareness, and preventive measures to reduce cancer risk. The sessions were delivered to a wide range of community groups that reflected diverse ethnic backgrounds, including Black, Asian, Middle Eastern, and African communities. To ensure accessibility, Easy Read PowerPoint presentations and flyers were used, with translated materials available in languages such as Hindi, Gujarati, Punjabi, Arabic, Bengali, and Sinhalese. Healthy refreshments, including fresh fruits, were provided at each session to encourage participation and promote wellbeing.

Diabetes and Blood Pressure Health awareness – Funded by Sovereign

The Sovereign Health Awareness Project supported individuals from diverse communities across Leeds who are at higher risk of long-term health conditions such as diabetes and high blood pressure, both of which can lead to vision loss if not properly managed. The project aimed to raise awareness about the strong link between these conditions and visual impairment, empowering participants with the knowledge to make informed decisions, manage their health proactively, and prevent complications. The sessions covered key health topics such as eye health, diabetes, high blood pressure, and general wellness. Participants learnt about the importance of regular eye check-ups, maintaining a balanced diet, managing weight, taking medications as prescribed, and the benefits of early detection. To ensure inclusivity, interpreters were provided for non-English speakers, and visual aids were used to support learning for all participants.

Throughout the project, we delivered health awareness sessions to over 30 community groups, reaching more than 300 individuals.

The feedback from community members and the positive outcomes of our efforts demonstrates the value of continued outreach and engagement in promoting health awareness and well-being.

Impact and Outcomes

Over 80% of participants reported increased understanding of eye health and the link between conditions such as diabetes and visual impairment.

Partnerships were strengthened with 10 Primary Care Networks (PCNs) and Adult Social Care, resulting in 12 direct referrals. Additionally, six referral pathways were developed with local organisations, including Afrikindness Community and Little London Community, generating 20 new service referrals.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Achievements and performance

Participants appreciated that the sessions were delivered in a friendly and approachable manner. Many reported gaining confidence in learning about cancer, especially around detection and understanding of symptoms. The use of leaflets, visuals, and clear presentations made the information accessible and engaging. Attendees highlighted the helpfulness of the pictures and the language used in the sessions. Preventive measures were well explained, and the inclusion of an interpreter was particularly valued by those who do not speak English, making the sessions inclusive and easy to follow.

Case Study

During our outreach efforts, we met Mrs A and her husband who is visually impaired. We assisted them in securing Personal Independence Payment (PIP) and Carer's Allowance, which has significantly improved their quality of life and financial situation. Additionally, they were in need of better housing, so our staff provided guidance on finding more suitable accommodations. To alleviate their financial strain during the cost-of-living crisis, we also offered supermarket vouchers through the Household Support Fund.

Case Studies and Quotes

"It was delivered in a friendly manner, gaining confident learning about cancer."

"I had no idea having diabetes and blood pressure could lead to visual impairment."

"I have a better idea of what to look out for and will maintain a healthy lifestyle."

Organisational Development - Funded by Big Lottery

We are undergoing significant changes within our organisation, primarily supported by the vital Reaching Communities funding. During this period, we revisited our core values, vision, and mission to ensure alignment with our principles as well as reviewing our internal systems. Reaching Communities funding helped us review our organisational structure and HR processes by implementing the Bright HR online system, which has become integral for staff management.

Additional funding from Wellsprings helped us review our strategic business plan, a key part of our growth strategy that reflects our commitment to our community. We carried out consultation with service users to gauge the impact of our service and also to identify the changing needs of our service users.

Inspired by the consultation and our new ambition, we are rebranding to better reflect our inclusive approach. Our team is working collaboratively on a new name, logo design, and colour scheme.

Despite experiencing challenges in securing funding, we succeeded in obtaining financial support from several small to medium sources, including Wellspring, Sovereign, VCSE, and Smallwood Trust. However, as an organisation, we continue to strive for and apply for funding for our services.

The dedicated position of the business development had a direct impact on our service delivery supporting staff with monitoring report writing to applying for future funding.

TRIPS/EVENTS ORGANISED

These activities not only provided joy and recreation but also helped service users build friendships, explore new places, and increase their sense of belonging.

- 1 International Health Yoga Day with 35 participants.
- 2 South Asian Heritage Month with 120 attendees.
- 3 Golden Acre park picnic, attended by 20 members and 2 carers.
- 4 Blackpool Trip with 63 people including service users, friends, families and relatives.
- 5 National Eye Health Week with 50 people with service users and partnered organizations.
- 6 Leicester Trip with 45 people including friends, carers, families and relatives.
- 7 A day trip to Meadowhall attended by 17 service users.
- 8 ABA Seaside Trip with 47 people.
- 9 Carers Day celebration to Harrogate
- 10 English speaking course 15 attendees.
- 11 End of Year celebration 30.

Association of Blind Asians (Leeds)

Trustees' report (continued) for the year ended 31 March 2025

Financial review

The net receipts for the year were £6,264, including net payments of £1,821 on unrestricted funds and net receipts of £8,085 on restricted funds after transfers.

Reserves policy

Why ABA will maintain reserves:

ABA recognises possible delays in the receipt of grant and other income due. It therefore needs to maintain sufficient funds to provide a reasonable working balance to meet commitments as they become due.

ABA recognises that in case of emergencies / unforeseen demands, sufficient funds would provide the organisation to deal with such circumstances.

There is an inherent uncertainty in many of ABA's funding streams, which, should they end, would leave the organisation with contingent liabilities, specifically, but not exclusively, resulting from the employment of staff.

The trustees are mindful that, from time to time, in furtherance of their strategic aims, and after a thorough risk assessment, they might wish to invest in developing a new project or service on a pilot basis before full long-term funding has been secured.

With only a small staff team, the charity is particularly vulnerable to sickness of key staff. To protect the charity from this scenario, we aim to hold reserves to cover the CEO's post for 9 months, to cover the full SSP period of 28 weeks plus time to hand back.

The principle contingent liabilities of the organisation if a funding stream ended would be staff redundancy.

The level of reserves

Therefore, the target reserves level is best expressed in terms of payroll months. The trustees have assessed that the target level for reserves should be equivalent to 4-8 months' core staff payroll costs, plus the redundancy liability,

This equates to a range of £91,840 to £111,457.

The charity's actual free reserves at the year end were £89,276.

Approved by the board of trustees on 26/01/2026

Kuldeep Bajwa (Trustee)

Association of Blind Asians (Leeds)

Independent examiner's report to the trustees of Association of Blind Asians (Leeds)

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025, which are set out on pages 14 to 18.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records.

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

Simon Bostrom FCIE

27/01/2026

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Association of Blind Asians (Leeds)

Receipts and payments account

for the year ended 31 March 2025

	Notes	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Receipts					
Grants, contracts and donations	(2)	26,474	175,158	201,632	160,588
Sales, fees and contributions		5,983	500	6,483	5,166
Total receipts		32,457	175,658	208,115	165,754
Payments					
Salaries and on costs		37,914	103,985	141,899	149,993
Freelance work		41	84	125	-
Travel and transport		1,184	1,848	3,032	1,496
Catering costs		3,350	9,834	13,184	11,348
Events and activities		-	7,297	7,297	6,314
Hardship donations		-	8,500	8,500	4,525
Rent and room hire		-	4,447	4,447	3,409
Insurance		423	768	1,191	1,018
Office and administration		1,441	3,459	4,900	5,565
Equipment and resources		142	2,042	2,184	891
Accountancy		27	2,231	2,258	645
Training		358	761	1,119	955
Memberships		-	150	150	394
Advertising, events and publications		40	953	993	3,502
Consultancy		570	8,702	9,272	3,727
Recruitment		-	150	150	4,278
Website		6	352	358	2,252
Independent examination		792	-	792	792
Subcontracted delivery		-	-	-	13,581
Grants repaid		-	-	-	25,485
Total payments		46,288	155,563	201,851	240,170
Net receipts / (payments)		(13,831)	20,095	6,264	(74,416)
Transfers between funds	(3)	12,010	(12,010)	-	-
Net movement in funds		(1,821)	8,085	6,264	(74,416)
Fund balances brought forward		91,097	32,936	124,033	198,449
Fund balances carried forward	(3)	89,276	41,021	130,297	124,033

Association of Blind Asians (Leeds)

Statement of assets and liabilities

as at 31 March 2025

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Cash funds				
Cash at bank	88,556	41,021	129,577	123,274
Cash in hand	720	-	720	759
Total cash funds	<u>89,276</u>	<u>41,021</u>	<u>130,297</u>	<u>124,033</u>

Debtors and prepayments

	2025
	£
Debtors	20,317
Prepayments	192
Other debtors	<u>2,972</u>
	<u>23,481</u>

Assets retained for the charity's own use

11 desktop computers
 3 printers
 2 laptops
 3 second hand laptops for service users
 1 netbook
 3 tablets
 General office furniture
 Camera
 Video camera
 Projector
 26 I pads
 3 i phones

Liabilities

	2025
	£
Creditors	1,135
Accruals	<u>1,020</u>
	<u>2,155</u>

The financial statements were approved by the board of trustees on 26/01/2026

Kuldeep Bajwa (Trustee)

Association of Blind Asians (Leeds)

Notes to the accounts

for the year ended 31 March 2025

1 Accounting policies

Basis of accounting

The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Association of Blind Asians (Leeds)

Notes to the accounts continued

for the year ended 31 March 2025

2 Grants, contracts and donations	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Henry Smith Charity	-	70,000	70,000	25,000
Leeds City Council	-	1,150	1,150	-
Leeds City Council (LCC) contract	26,450	11,250	37,700	36,656
Leeds Community Foundation	-	3,114	3,114	4,685
Leeds Older Peoples Forum (LOPF)	-	10,000	10,000	30,200
National Lottery Community Fund	-	31,250	31,250	31,250
NHS	-	10,897	10,897	-
Smallwood Trust	-	9,797	9,797	-
Sovereign Health Care	-	3,425	3,425	-
Touchstone	-	21,275	21,275	32,117
Wellsprings Together	-	3,000	3,000	-
Councillors contributions	-	-	-	550
Other donations	24	-	24	130
	<u>26,474</u>	<u>175,158</u>	<u>201,632</u>	<u>160,588</u>

3 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Big Lottery Fund	11,542	31,250	39,690	-	3,102
Councillors Contribution	313	-	-	-	313
David Oluwale Memorial	-	500	-	-	500
Henry Smith Charity	1,854	70,000	54,227	(7,000)	10,627
Leeds Mind	374	-	-	-	374
Live Well Leeds	11,235	21,275	27,307	-	5,203
LOPF - Household Support	-	10,000	8,500	(1,500)	-
Lunch club	803	3,114	3,917	-	-
LCC MICE	-	1,150	1,150	-	-
RNIB	274	-	-	-	274
Sir George Martin	353	-	330	-	23
Smallwood Trust	-	9,797	-	-	9,797
Sovereign Health Care	-	3,425	1,877	(450)	1,098
Thomas Pocklington Trust	6,188	-	6,188	-	-
LCC UKSPF	-	11,250	7,621	(1,125)	2,504
NHS VCSE	-	10,897	2,206	(1,635)	7,056
Wellsprings	-	3,000	2,550	(300)	150
	<u>32,936</u>	<u>175,658</u>	<u>155,563</u>	<u>(12,010)</u>	<u>41,021</u>

Association of Blind Asians (Leeds)

Notes to the accounts continued

for the year ended 31 March 2025

3 Restricted funds continued

Fund name	Purpose of restriction
Big Lottery Fund	Funding for a 2 year project to enable people living with visual impairments from South Asian and other BAME communities to access support through a variety of activities and also to enable the charity to develop plans for its longer term financial stability.
Councillors Contribution	Towards events at the Civic Hall.
David Oluwale Memorial	Towards service users partaking in cultural day.
Henry Smith Charity	Towards the running costs of a 1-2-1 support, advocacy and advice service for vulnerable BAME individuals with visual impairment in Leeds.
Leeds Mind	To provide activities and support service users with mental health.
Live Well Leeds	To provide support to unpaid carers from diverse communities.
LOPF - Household Support	To provide support to those struggling with cost-of-living crisis.
Lunch club	To provide freshly cooked food to blind and partially sighted people.
LCC MICE	To celebrate South Asian Heritage Month.
RNIB	To deliver training 'Living with sight loss'.
Sir George Martin	To support the organisation during Covid-19.
Smallwood Trust	To help build financial resilience of women.
Sovereign Health Care	For health care provision.
Thomas Pocklington Trust	To support the organisation during Covid-19.
LCC UKSPF	To help towards supporting community cohesion.
NHS VCSE	Towards the cost of health awareness.
Wellsprings	Towards the cost of strategic development.

The transfers relate to a contribution to overhead costs.

4 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.