

Company Number: 3033089
Charity Number: 1047148



HERTS VISION LOSS

(A Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025



**The King's Award
for Voluntary Service**

The MBE for volunteer groups

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LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 MARCH 2025

Status:	A company limited by guarantee without share capital incorporated on 15 th March 1995; a registered charity.
Company number:	3033089
Charity number:	1047148
Registered office:	2 Brownfields Welwyn Garden City, Hertfordshire, AL7 1AN
Trustees:	Alexandra Hickinbotham (Chair) * John Page (Vice-Chair) * Paul Taylor (Secretary) * John Warner-Smith (Trustee) * Alison Macdougall (Trustee) Richard Seaman (Trustee), retired November 2024 Raj Visram (Trustee) * David Ottolanguai (Trustee), retired April 2025. Janet Picken (Trustee), appointed April 2024* Sherif Ibrahim (Trustee), appointed January 2025.
Patrons:	Robert Voss CBE CSTJ, Lord-Lieutenant of Hertfordshire Suzy Harvey, Deputy Lord-Lieutenant of Hertfordshire
Staff:	Clement Musonda (CEO) * Lisa Reed (Office Administrator & Volunteer Coordinator) Karen Utteridge (Finance Officer) Vanessa MacDonald (Vision Loss Advisor) Lorraine Cooke (Vision Loss Advisor), resigned June 2024. Renata Rybczyk-Savage (Vision Loss Advisor & CVI Officer) Kirsty Shaw (Peer Support Worker) George Sullivan (Training & Employment Support Worker) * Nim Patel (Counsellor) Christina Edwards (Vision Loss Advisor) Ella Martin (Administration Support Intern), appointed October 2024 * Daniel Harris (Trainee Counsellor) Emma Briffett (Trainee Counsellor) Bolatito Ashadele (Trainee Counsellor)
E-mail:	office@hertsvisionloss.org.uk
Website:	http://www.hertsvisionloss.org.uk
Sight line:	01707 324680.

* Indicates person with lived experience.

Independent Examiner: Resolve Accountancy
Accountants & Tax Advisors
11 Garden Court, Tewin Road,
Welwyn Garden City,
Hertfordshire,
AL7 1BH

Solicitors: Bates Wells
10 Queen Street Place
London
EC4R 1BE

Insurer: Towergate Insurance
Funtley Court,
19 Funtley Hill,
Fareham,
PO16 7UY

Bankers: SANTANDER UK PLC,
Bridle Road,
Bootle,
G1R 0AA

SHAWBROOK BANK LTD,
Lutea House,
Warley Hill
Brentwood,
CM13 3BE

CAMBRIDGE & COUNTIES BANK
Charnwood Court
5B New Walk
Leicester
LE1 6TE

UNITED TRUST BANK
1 Ropemaker Street
London
EC2Y 9AW

Chairman's Statement for HVL Annual Report 2024-2025

I am proud to present the 2024-2025 Annual Report and Accounts for Herts Vision Loss (HVL).

HVL has had a busy year of activity and growth, achieved its goals, and gained national recognition for its work.

Long term view

The charity celebrates 110 years of voluntary service in 2025. The past and present trustees, staff and volunteers have taken the long-term view over the years to assess, adapt, and deliver an ever-changing level of need for the visually impaired of Hertfordshire. Started by a few perceptive individuals in 1915 the on-going recruitment and involvement of like-minded people has enabled the charity to stay active, solvent, and credible through the years. Delivering across a changing world affected by social evolution, global conflicts, economic challenges, legislative requirements, pandemics, population growth and medical treatment developments. We will continue that goal and aim to expand our service provision in line with the growing numbers of people needing our help in regaining confidence and lifestyle.

Our plans for 2025-26 were to:

- develop our collaborative working partnerships,
- strengthen support for our Sight life Groups,
- expand our counselling and mentoring services.
- and seek ways to be of public benefit.

I am pleased to confirm all these plans are progressing well. We have widened our partnership links with both statutory and private bodies, gained support and funding which is enabling set up of new groups, new roles, facilitated more counsellor hours to help meet the demand, and frequently present to other organisations to create a wider awareness of visual impairment across the County. Though there is much more to do, locally and nationally.

Our services to the Visually Impaired of Hertfordshire continue to nurture with provision of Information and advice, home visiting and befriending, counselling, use of our minibus for some transportation needs, sight-life peer support groups, supporting low vision clinics, national CVI registration, schools programme, assistive technology, training and employment support, grassroots domestic abuse support and community engagement forums.

Our Future Goals

HVL will continue to address our purpose, people, and performance, with specific focus in the coming year on:

- Information, advice, and advocacy,
- Empowerment of the VI population.
- Assisted technology, training and promoting independence.
- Emotional and peer support.
- Equality of access.
- Promote corporate and collaborative working partnerships.
- Fundraising and sustainability.
- Raise Domestic abuse awareness.

Responsibility

For those visually impaired individuals, of all ages, in Hertfordshire, we wish to reach them as soon as possible. To do this we need to broaden the population's knowledge and understanding on how visual difficulties or loss affects people and how to get them linked to support services such as ourselves.

We also seek to ensure up to date information, access and support is provided and we can be found at a growing number of places. Working with, and on behalf of, the Hertfordshire Social Care Sensory Services team, we process all adult referrals to the national registration system for the visually impaired and provide opportunities for them to access other benefits, care, counselling, and social interaction.

One important aspect we aim to build on is the populations' understanding of how their actions can benefit or disadvantage the visually impaired. One such issue is the rise of street furniture, an obstacle for the visually impaired as well as physically disabled. But the population have, on-the-whole, only got to grip with the hard of hearing difficulties and mobility disabilities.

For those of working age, Herts Vision Loss has also taken a step to encourage and assist the visually impaired into employment. We have trialled employment of visually impaired staff ourselves over the last year to broaden our knowledge of the issues to overcome.

Finance

I am pleased to confirm Herts Vision Loss (HVL) has once again made a small surplus for the financial year 2024-25, evidence that we continue to operate within our means.

The financial management over the past year has continued to be closely monitored and proved an effective process, ensuring our balanced financial position at our year end.

We have maintained our contracted income from Herts County Council and worked with the Sensory Services and Commissioners to extend the HVL availability which includes continuing to subcontract the hearing support for Hertfordshire's deaf population, to Herts Hearing advice service (HHAS).

In addition, we have applied for and secured grants from various other sources. We recognise the ongoing need to seek funding through grants and contracts to enable HVL to continue to support the visually impaired residents in the County. This is necessary due to the expected ongoing growth of visually impaired residents across Hertfordshire where 1 in 30 have a difficulty.

Independent Examiner.

I thank Resolve Accountancy, who remain our Independent Examiner. They have examined our accounts and scrutinised our financial position for 2024-25, as you will see in their comments in the HVL Financial accounts section.

Governance

The Board takes the issue of governance as an important aspect of our activities. Whether it be risk management, safeguarding vulnerable users, safety of our staff, health and safety aspects, policy reviews and updates or financial management controls, all are discussed and addressed on a regular quarterly basis.

Our two Sub Board committees, Services & Marketing, and Finance & Governance, provide the operational direction and scrutiny of the business. They also review the risk register, policies, and mitigation actions to safely manage the charity's activities.

This has worked well and is undertaken in an open and transparent method at both the Board and service facing areas, ensuring as many subjects as possible are covered. The Risk register is comprehensive and identifies the issue, level of risk, what mitigation is used and by whom. It is regularly reviewed to ensure it is current.

Recognition

Following HVL being awarded a High Sheriff of Hertfordshire award in March 2023, I am very pleased to also announce HVL has been successful in its nomination for The King's Award for Voluntary services in 2024, equivalent to an MBE for the organisation, recognising our work and scope of service to Visually Impaired residents in Hertfordshire. The Lord-Lieutenant of Hertfordshire presented the award to HVL at a volunteers' event at The View, Welwyn Garden City on 3rd April 2025.

There are over 2000 charities in Hertfordshire and only 16 have been awarded the Queen's or King's Award for Voluntary Service since its inception in 2018. Herts Vision Loss is one of that elite number, one of three achieving the award in 2024.

HVL was also shortlisted for The National Charity Governance awards in 2025, organised by the Clothworkers Company. The awards were about the efficacy of the Boards work. As one of the 15 shortlisted for 1 of 5 categories, we are extremely proud to have won our category.

Services, Strategic and Operational Management of HVL

Currently we have 2,600 clients on database who can access our help as required, of these HVL directly supported 1,770 individuals during 2024-2025:

- 163 through counselling
- 395 through registering clients for Certificate of Visual Impairment (CVI)
- 63 Low vision clinics
- 427 through home visits & befriending
- 173 individuals through Sight Life groups
- 549 signposted to other providers

The demand continues to grow for those with sight loss, current projections suggest it may reach 45,800 of the County's population by 2032.

Advisor Work

Our Low Vision Advisors undertake approximately 90 visits to our users per month in addition to supporting schools, our schools programme, hospital clinics and user groups.

We adjust our input for their specific needs and help them liaise with support groups and information links etc.

Ears for Eyes Counselling

HVL continues to provide support for both adults and children, either in person or via the telephone. We continue to have a very good reputation for how the service is provided and help support services in other areas. HVL is also pleased to be able to continue to provide a recognised supported learning environment for trainee counsellors.

Herts County Council (HCC) Contract

We have completed a successful 4th year of our contract with HCC and have been retained for a fifth year (2025-26) while a retendering process is completed by Herts County Council for future years. We continue to provide Low Vision assessments for the Council Sensory Services Department, as mentioned earlier, we register individuals for their Certificate of Visual Impairment, which opens their opportunities for other benefits, and support Sensory Services backlog of referrals. HVL continues to be the main contractor in Hertfordshire for Visual and Hearing support, though we subcontract the hearing service aspect to Hertfordshire Hearing Advice Service (HHAS).

Links with other Herts User Groups

Links with other Hertfordshire service providers to the VI residents, independent support groups and voluntary groups, aiming to provide seamless service for the visually impaired are maintained. HVL is also aware of, and liaises with, services across the county boundaries.

User Groups

In addition, we have instigated additional local based Sight Life Groups, giving further social support to the Visually Impaired and their carers. We will continue to expand the number of Sight Life Groups across the County. Some areas are better served or in demand than others. Currently we have 6 Sight life groups:

- 4 which have been running for some years (1 each in Hemel, St Albans, Welwyn & Hatfield, and in Stevenage)
- A new Sight Life Group started in the Letchworth & Hitchin area from August 2024,
- The latest is the East Herts Sight Life Group launched in Brickendon, East Herts on 26th June 2025.

We continue to seek new locations to spread the opportunity for service users, and HVL continues to tailor the groups to the local needs. We maintain our close working arrangements with Herts County Council (HCC) Sensory Services and Hertfordshire Hearing Advisory Service (HHAS) and act as a signpost between them and our users.

Mini-Bus

We recognised this original asset was getting to the end of its lifetime and with the help of a grant, the sale of our old minibus plus the remaining cost being met from our reserves, we replaced it with a new one in March of this year. We have a few volunteer drivers as well as some staff able to drive it when needed. Though more volunteer drivers are required.

Schools Programme

HVL continues with its Schools Programme across Hertfordshire. Our aim continues to be informing and providing sight awareness training sessions to all schools within Hertfordshire. This programme assists HVL to reach the wider future population.

Sight News

HVL continues to ensure a wide communication opportunity with service users by publishing our Sight News 3 times each year. It provides up to date information, interesting relevant articles, and opportunities for users to access or get involved in. Copies are distributed electronically but we continue to send a small number in hard copy format for those not 'online.' We have recently changed its format in response to service user comments.

Volunteers

We have recently updated our database and currently have 90 active volunteers. These invaluable volunteers continue to provide befriending support to allocated service users, support hospital clinics, assist with operational activities and other various activities as required. There are occasions when the supply of volunteers we aim to match to our users, are thwarted. For example, this can be due to suitable matches living in different areas of Hertfordshire, availability, or interests. Recruitment of new volunteers is ongoing to help solve this issue but is difficult nationally.

Website

Much work on updating our website has been done to provide a better experience for our users, improve sharing of information and provide marketing information to our funders. However, there is still a lot to resolve to bring it up to date as we want it.

Workforce

We have 10 members of staff, some part time, others full time, their roles vary from vision loss advisors, finance, administrative, counsellor, volunteer coordinator, CVI registering officer, support to users for training, to Chief Executive. We have also undertaken an internship support role in partnership with the Thomas Pocklington Trust, to assist visually impaired individuals back into work.

Working with HCC Sensory Services workload

While we fulfil our Hertfordshire County Council Contract, we have continued to support the sensory services department where there are staff shortages. It is beneficial for HVL and the visually impaired as we can contact them quicker than they would have previously been, so receive targeted support sooner.

Working with NHS and other Statutory or Voluntary Groups

HVL continues the joint working with parts of the NHS in both the acute and social care settings. We are also active in liaising with other relevant statutory and voluntary groups to further opportunities to support and empower the visually impaired. The development of an Eye Clinic Liaison Officer (ECLO) provision is a welcome addition to services across Hertfordshire, and HVL is collaborating with the ECLO officers to provide seamless support to our residents.

Our Board

Our Board comprised of 9 Trustees, each with a role within the organisation, whether it be chairperson of one of our sub board committees and/or lead supporting advisory roles. With the changes that occurred in 2024 and early 2025 we currently have 8 Trustees.

We were sorry to say goodbye to Richard Seaman, a long serving Trustee and former Chairman who retired from the Board in November 2024. We also had David Ottolangui leave us in April 2025. We wish them both well for the future.

A process of recruitment has been successful over the year. In April 2024 we welcomed Janet Picken, and Sherif Ibrahim in January 2025. Both bring a wealth of skills and experience to the Charity. We continue to seek new Trustees to maintain an enthusiastic, knowledgeable team with a variety of skills in the Board.

I am also delighted to confirm that in April 2025, The Lord-Lieutenant of Hertfordshire, Robert Voss and the Deputy Lord Lieutenant, Sally Harvey, each agreed to be a Patron for HVL.

Outlook and Future

The environment in which HVL works is ever changing and challenging. The need of its services and support continues to be ever changing and challenging as the population of visually impaired individuals grows. We must and will continue to seek a wider level of continued funding and opportunities to provide a sustainable and forward looking future for HVL and our Service users, though recognise the need for caution to ensure any expansion of services can be sustained.

Appreciation

I conclude with a big 'Thank You' to our staff, volunteers, and Trustees.

Our volunteers continue to provide sterling support and input for our Service users in various ways, providing continuity and friendship across the county.

We have had a few leavers and starters on our staff ranks during the year. I wish the leavers good luck for the future and a big welcome to the new staff. They have joined hard working and dedicated existing staff to make a cohesive and effective team, led by our Chief Executive whose innovative and persistent work is developing our Charity's viability.

A particular thank you to Clement Musonda who has had another very challenging and busy year as CEO. He has brought a wealth of knowledge, skills, and experience to the organisation.

I thank everyone for their input, support, and hard work, and look forward to a continuing positive future.

Alex Hickinbotham
Chair, Herts Vision Loss.

Date July 2025

Chief Executive Officer's Overview

The year 2024–2025 has been one of meaningful growth, collaboration, and innovation, as we continue our commitment to improving the lives of people living with sight loss across Hertfordshire.

Service Delivery and Impact

Throughout the year, our dedicated team and volunteers have worked with passion and purpose, delivering a broad range of high-quality services tailored to the needs of blind and visually impaired individuals:

- **Befriending Service:** We successfully matched many visually impaired individuals with trained volunteers, offering vital emotional support, companionship, and practical help to reduce isolation.
- **CVI Registration Support:** In partnership with Sensory Services and healthcare professionals, we have supported individuals through the CVI registration process to ensure timely access to resources and benefits.
- **Community Outreach:** Our team actively engaged with schools, libraries, and community groups to promote awareness, accessibility, and inclusion for people with sight loss.
- **Sight Life Support Groups:** These peer-led groups have become safe and empowering spaces for clients to connect, share experiences, and support each other through common challenges.
- **Sight Loss Awareness Training:** We delivered targeted training to other service providers, enhancing their understanding of visual impairment and improving the inclusivity of local services.
- **Counselling Services:** Our one-to-one counselling has helped clients build emotional resilience, manage mental health, and develop coping strategies in response to the impact of visual impairment.
- **Sight Information Points:** These strategically located hubs provide vital information, advice, and signposting to those living with or newly diagnosed with sight loss.
- **Low Vision Clinic Support:** In collaboration with eye care professionals, we facilitated access to specialist assessments and visual aid prescriptions to help clients make the most of their remaining sight.
- **School Awareness Programme:** We delivered engaging and informative sight loss awareness sessions in primary schools, helping to foster empathy and inclusivity among children and educators.
- **Domestic Abuse Support Service:** Launched in July 2024, this vital two-year initiative has already made a significant impact, offering a safe space for visually impaired survivors to address the dual challenges of domestic abuse and sight loss.

Looking Ahead

As we reflect on a year of significant progress and heartfelt impact, I wish to thank our volunteers, partners, funders, and dedicated staff team. Your support has been the foundation of our success and the driving force behind the difference we make in people's lives.

Looking to the year ahead, HVL will continue to build on these achievements with an unwavering focus on empowerment, independence, and inclusion. We are committed to expanding our services, reaching more people in need, and strengthening the voice of those with lived experience.

Thank you for standing with us in this journey. Together, we are changing lives and building a brighter, more accessible future for blind and visually impaired people across Hertfordshire.

Clement Musonda

Chief Executive Officer

REPORT OF BOARD OF TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2025

The Board of Trustees presents its report and financial statements for the year ended 31st March 2025.

Core Services Overview

Herts Vision Loss continues to provide a comprehensive range of core services designed to support blind and visually impaired people across Hertfordshire. These services include Home Visits and Befriending, Counselling, CVI Registration Support, Hospital and Low Vision Clinic Visits, our Resource Centre, and the Sight Life Peer Support Groups.

Service Statistics Summary (April 2024 – March 2025)

Over the reporting year, Herts Vision Loss supported 1,770 individuals through our core service offer. This reflects the growing demand for specialist support, with our ACT database now holding records for over 2,600 clients.

Key Service Highlights

- **Eye to Ear Counselling:**

A total of 163 clients received professional one-to-one counselling, helping them address the emotional and psychological impact of sight loss in a safe and supportive environment.

- **Certificate of Visual Impairment (CVI) Registration:**

We supported 395 individuals through the CVI registration process, enabling access to essential services, benefits, and local authority support.

- **Hospital and Low Vision Clinic Support:**

Our staff provided in-person guidance to 63 clients attending hospital eye departments and low vision clinics, ensuring they felt supported, informed, and advocated for.

- **Home Visits and Befriending:**

We conducted 427 home visits, helping to reduce social isolation, monitor wellbeing, and offer practical and emotional support tailored to individual needs.

- **Sight Life Peer Support Groups:**

A total of **173 individuals** participated in our Sight Life groups, benefiting from peer-led discussion, shared lived experiences, and community connections.

- **Signposting to External Services:**

We referred **549 clients** to other providers for additional support ranging from welfare advice to mobility training, ensuring holistic and joined-up care.

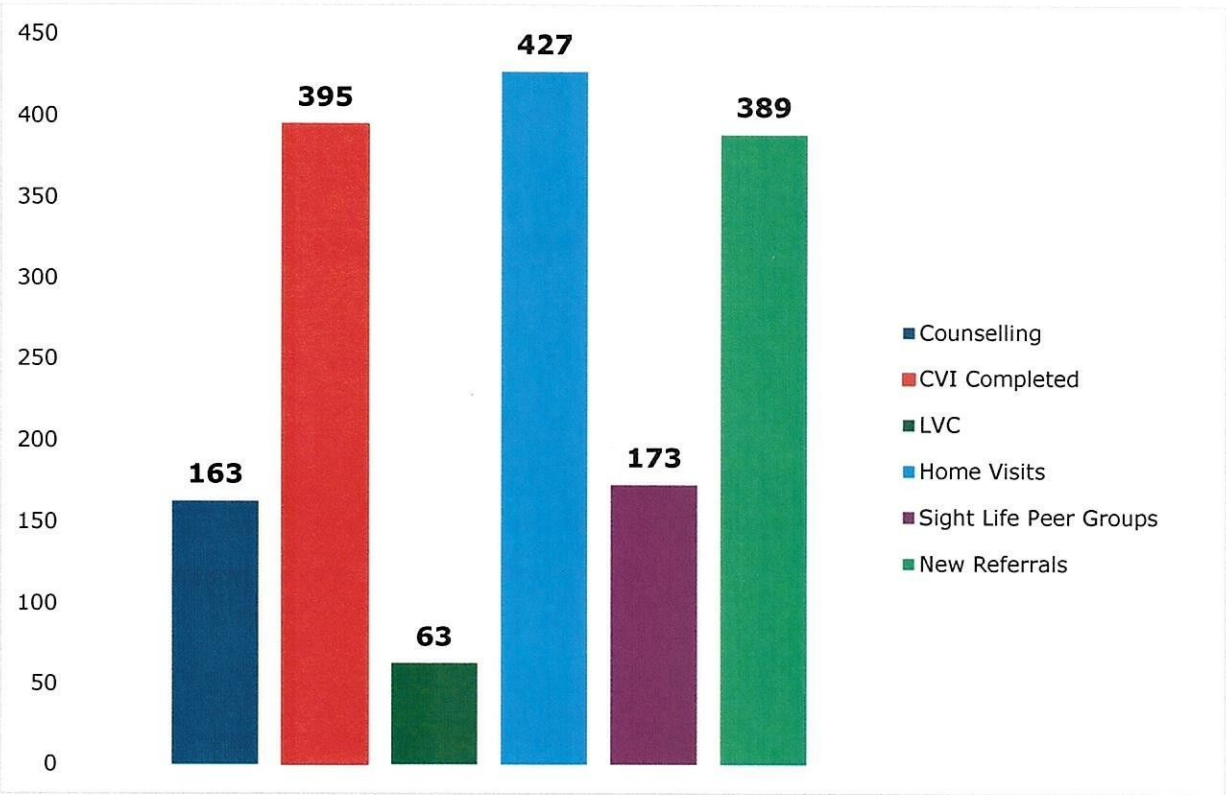
- **Volunteer Engagement:**

Our dedicated team of 90 active volunteers played a vital role in service delivery, providing befriending, group facilitation, admin support, and more.

- **Complaints and Compliments:**

HVL has not received any complaints during this year, though received many compliments.

HVL Sensory Support Services 2024 – 2025



Plans for 2025–2026

1. Establish a Monthly Physical Activity Workshop

HVL recognises the strong connection between physical health and emotional well-being, especially for individuals living with sight loss. In 2025–2026, HVL will launch monthly physical activity workshops tailored for blind and visually impaired participants. These workshops will offer accessible activities such as chair yoga, Pilates, tandem cycling, guided walks, and movement therapy, facilitated by trained professionals experienced in inclusive fitness.

Each session will aim to:

- Improve participants' physical health, coordination, and mobility.
- Reduce isolation through group-based activities.
- Boost confidence and mood through regular engagement in wellness practices.

Workshops will rotate across different Hertfordshire districts to ensure countywide accessibility. HVL will work with local leisure centres, health coaches, and volunteers trained as sighted guides to support delivery.

2. Commence a Pilot Outreach Assistive Technology Support Service

In response to increasing demand for tech-based support, HVL will roll out a pilot Assistive Technology (AT) Outreach Service, designed to reach blind and visually impaired individuals in their homes or local community centres. The service will:

- Offer one-to-one sessions on assistive tools like screen readers, magnification software, accessible smartphones, and apps (e.g. Seeing AI, Be My Eyes), and video calling tools.
- Provide assessments to determine individual technology needs.
- Deliver ongoing technical advice, troubleshooting, and confidence-building support.

The goal is to reduce digital exclusion by equipping beneficiaries with the tools and skills to manage daily life independently, maintain social connections, and access services online. HVL will monitor feedback during the pilot phase and evaluate scalability for a countywide rollout.

3. Establish a Youth Forum for Visually Impaired Children and Young People (CYP)

HVL is committed to amplifying the voices of blind and visually impaired CYP. In 2025–2026, HVL will establish a Youth Forum, a structured platform that enables CYP to:

- Share their experiences, concerns, and aspirations in a supportive peer environment.
- Participate in discussions that inform HVL's services, ensuring they are relevant, and youth led.
- Build leadership and advocacy skills through mentorship, workshops, and creative expression (e.g. storytelling, digital content creation).

The forum will meet quarterly, either in person or virtually, and include guest speakers, project opportunities, and social meetups. It will also promote inclusion by inviting sighted peers trained in disability awareness to foster greater understanding and friendship across the community.

These 2025–2026 initiatives align with HVL's broader mission to empower blind and visually impaired individuals to live happy, functional, and fulfilling lives. Each plan is grounded in community feedback, organisational learning, and a commitment to inclusive growth.

Public Benefit

The trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit. The purpose of the charity is enshrined in its objects outlined herein. The trustees ensure that this is carried out for the public benefit by delivering a range of activities to meet its objects.

Governance Report

Structure, Governance and Management:

- Herts Vision Loss is governed by Memorandum and Articles of Association.
- Our Trustees form the charity's management committee known at Herts Vision Loss as the Board of Trustees.
- Trustees are recruited according to their skills and aptitude for work on the board.
- One third of the trustees are subject to retirement at each AGM by rotation.
- New Trustees are appointed by a majority vote of the existing Trustees.
- All Trustees are members of the charitable company and guarantee to contribute to the assets of the charitable company, in the event of it being wound up, such amounts as may be required not exceeding £1. The number of guarantees on 31 March 2024 was 10 (2023:9).
- Trustees have no beneficial interest in the company and are not remunerated.
- In addition to detailed financial procedures that govern the charity's operation, trustee liability insurance is in place to cover claims made against the charity.

Trustees Responsibilities

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees are required to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required to give a true and fair view of the situation of the charity and of the incoming resources and application of resources of the charity, including its income and expenditure, for that period.

In preparing these financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgement and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Herts Vision Loss Objectives and Activities

Herts Vision Loss remains an independent charity and is the only local charity wholly dedicated to providing services to blind and visually impaired people (VIPs), their families, and carers in Hertfordshire. HVL aims to support and empower blind and VIPs in Hertfordshire; to reduce social isolation and loneliness, help people to maintain their independence and help with daily living needs.

Many people experience a huge sense of loss and social isolation with the onset of a serious eye condition. We provide much needed social interaction, practical and emotional support and advice and a link to the community via news, information, all of which can help a person regain their independence, re-discover their self-esteem, and claim their lives back.

We deliver a range of services which include information, advice advocacy, counselling, a regular newsletter, technology support, gadget and equipment demonstrations, home – visiting and befriending, social and support groups, together with support to patients and staff at a number low vision and hospital eye clinics across the county.

Risk Management

The Board of Trustees continues to review, each quarter throughout the year, the major risks to which the charity is exposed and equate systems to mitigate these risks. The chief executive officer did report to the Board at the end of 2024-2025 about how effectively we have addressed our risk management targets.

Legal and Administrative Information

Aims and Objectives as stated in the Memorandum and Articles of Association:

- a) to provide or assist in providing equipment and technological aids for blind or partially sighted persons.
- b) to provide advice and information relating to the problems experienced by blind and partially sighted people.
- c) to provide education and training for blind and partially sighted people and for those caring for or assisting such persons.
- d) to provide premises at which activities conducive or relevant to the needs or interests of blind or partially sighted persons may be carried on.
- e) to provide advice and information relating to the prevention, alleviation, or cure of eyesight problems.
- f) to make representations to local and national government bodies on issues relevant to blind and partially sighted persons or to eyesight problems in general; and
- g) to co-operate with any other charity, organization, council or other private or public body for the purpose of any project or initiative likely to promote the objects of the Company.

In addition,

- to arrange for the visit of blind and partially sighted people in their own homes, hospitals or elsewhere with a view to affording them comfort and encouragement and assistance in the solution of domestic and other problems.
- provide every other service and assistance necessary for the benefit of the health and comfort of blind and partially sighted persons.

Emergency Contingency Reserve Policy

The Board of Trustees believes that the charity should hold an emergency contingency reserve because:

1. It has no endowment funding and is primarily dependent for income upon grants which inevitably fluctuate from year to year.
2. It requires protection against and the ability, to continue meeting the needs of its beneficiaries despite catastrophic or lesser but damaging events.

The Trustees believe that the average level of financial emergency contingency reserve should be the equivalent of four months' operating costs calculated and reviewed annually. They believe that such financial emergency contingency reserve should be built up to the desired level in stages consistent with the charity's overall financial position and its need to maintain and develop its charitable activities.

**Herts Vision Loss
Independent Examiner's Report
For The Year Ended 31 March 2025**

Independent examiner's report to the trustees of Herts Vision Loss

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 March 2025 which are set out within this document.

Responsibilities and basis of the report

As the charity's trustees (and directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ("the 2011 Act") and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 which gives me cause to believe that in any material respect:

- the accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts did not accord with the accounting records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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 to enable a proper understanding of the accounts to be reached.

Signed:

George R Davidson

George Davidson (Oct 10, 2025)

George R. Davidson FMAAT

Resolve Accountancy
11 Garden Court
Tewin Road
Welwyn Garden City
Hertfordshire
AL7 1BH

Dated: 10 Oct 2025

**Herts Vision Loss
Income Statement
For The Year Ended 31 March 2025**

	Notes	2025 £	2024 £
Charitable Income		452,525	335,032
Charitable Expenditure		(341,496)	(270,202)
		<hr/>	<hr/>
Gross Surplus		111,029	64,830
Administrative Expenditure		(110,779)	(136,785)
Reserve Movement		-	72,397
		<hr/>	<hr/>
SURPLUS FOR THE FINANCIAL YEAR		250	442
		<hr/> <hr/>	<hr/> <hr/>

The notes on pages 19 to 21 form part of these financial statements.

**Herts Vision Loss
Statement of Financial Position
As At 31 March 2025**

		2025		2024	
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	4		449,511		400,612
Designated funds	5		216,203		247,203
			665,714		647,815
CURRENT ASSETS					
Debtors	6	6,991		6,738	
Short term deposits	7	32,492		65,825	
Cash at bank and in hand		108,262		46,848	
		147,745		119,411	
Creditors: Amounts Falling Due Within One Year	8	(129,456)		(83,473)	
NET CURRENT ASSETS (LIABILITIES)			18,289		35,938
TOTAL ASSETS LESS CURRENT LIABILITIES			684,003		683,753
NET ASSETS			684,003		683,753
RESERVES					
Designated reserve			216,203		247,203
Property reserve			335,077		335,077
General reserve			132,723		101,473
MEMBERS' FUNDS			684,003		683,753

Audit Exemption Statement

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

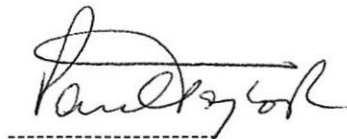
The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Signed on behalf of the Board of Trustees



Alex Hickinbotham
Chair of Trustees



Paul Taylor
Company Secretary

Dated: 22/09/2025

The notes on pages 18 to 20 form part of these financial statements.

**Herts Vision Loss
Statement of Changes in Equity
For The Year Ended 31 March 2025**

	Designated reserve £	Property reserve £	General Reserve £	Total Reserves £
As at 1 April 2023	654,677	-	101,031	755,708
Surplus for the year	-	-	442	442
Movements in reserve	-	335,077	-	335,077
Transfer to General reserve	(407,474)	-	-	(407,474)
As at 31 March 2024 and 1 April 2024	247,203	335,077	101,473	683,753
Surplus for the year	-	-	250	250
Transfer to General Reserve	-31,000		31,000	0
As at 31 March 2025	216,203	335,077	132,723	684,003

Please see note 11 on page 20

1. General Information

Herts Vision Loss is a private company, limited by guarantee, incorporated in England & Wales, registered number 03033089. The registered office is 2 Brownfields, Welwyn Garden City, Hertfordshire, AL7 1AN.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared under the historical cost convention and in accordance with Financial Reporting Standard 102 section 1A Small Entities "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

2.2. Income

All income is recognised in the Income Statement once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included in income when they are sold. Donated facilities are included at the value to the company where this can be quantified, and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of donation. Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

<u>Asset</u>	<u>Depreciation</u>
Freehold Land	0%
Freehold Buildings	1.5% Straight line
Motor Vehicles	25% Straight line
Furniture & equipment	25% Straight line

2.4. Taxation

The charity is exempt from corporation tax on its charitable activities.

2.5. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds have been set aside by the Trustees for the provision of premises and other major costs.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements where necessary.

3. Average Number of Employees

Average number of employees, including directors, during the year was: 10 (2024: 8)

Herts Vision Loss
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

4. Tangible Assets

	Land & Property			
	Freehold	Motor Vehicles	Furniture & equipment	Total
	£	£	£	£
Cost				
As at 1 April 2024	352,782	15,065	136,329	504,176
Additions	-	59,704	1,619	61,323
Disposals	-	(15,065)	-	(15,065)
As at 31 March 2025	<u>352,782</u>	<u>59,704</u>	<u>137,948</u>	<u>550,434</u>
Depreciation				
As at 1 April 2024	4,608	15,065	83,891	103,564
Provided during the period	126	1,244	11,054	12,298
Disposals	-	(15,065)	-	(15,065)
As at 31 March 2025	<u>4,734</u>	<u>1,244</u>	<u>94,945</u>	<u>100,797</u>
Net Book Value				
As at 31 March 2025	<u>348,048</u>	<u>58,460</u>	<u>43,003</u>	<u>449,637</u>
As at 1 April 2024	<u>348,174</u>	<u>-</u>	<u>52,438</u>	<u>400,612</u>

Land & Property consists of the £335,077 purchase of 2 Brownfields, along with £17,705 of further building works carried out to bring the property up to a reasonable standard. £130,000 of this accounts for the land cost and is therefore not depreciated.

5. Designated funds

	2025	2024
	£	£
Breakdown		
Santander UK PLC	49,000	247,203
United Trust Bank	80,000	-
Cambridge & Counties Bank	87,203	-
Total	216,203	247,203

6. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	150	840
Prepayments and accrued income	6,841	5,328
Other debtors	-	570
	<u>6,991</u>	<u>6,738</u>

Herts Vision Loss
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

7. Current Asset Investments

	2025	2024
	£	£
Short term deposits	32,492	65,825

8. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	1,257	1,305
Other creditors	4,945	4,019
Accruals and deferred income	24,869	24,238
Grants relating to future period	98,385	53,911
	129,456	83,473

9. Company limited by guarantee

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

10. Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

11. HVL Financial Reserves

The financial reserves comprise:

1. a designated reserve for major projects, comprising the funds remaining from the previously designated reserve for premises, following the purchase of the HVL's new offices at 2, Brownfields, Welwyn Garden City; and
2. a property reserve for the value of the offices at 2 Brownfields, Welwyn Garden City, that were purchased during 2023/24; and
3. a general reserve for operating costs, comprising the funds to be readily available for up to four months of operations, as per HVL policy.

In 2024/5 a new minibus was purchased by HVL at a cost of £59,704. The new minibus was purchased with the financial assistance of a dedicated £26k project grant, plus raising £3,000 from the sale of the old minibus and by applying £31k of existing funds held in working capital in the Society's current account. The trustees consider it important to maintain the appropriate level of working capital and have replenished the Society's current account by transferring £31k to it, from the funds held by the Designated Reserve.

12. HVL Depreciation Aspects

The Board have followed Government's guideline on the different ways of depreciating Land and Buildings value within the tangible fixed assets declaration. The split is demonstrated below.

<u>Asset</u>	<u>Depreciation</u>
Freehold Land	0%
Freehold Buildings	1.5% straight line
Motor Vehicles	25% straight line
Furniture and equipment	25% straight line

**Herts Vision Loss
Detailed Income Statement
For The Year Ended 31 March 2025**

	2025		2024	
	£	£	£	£
Charitable Income				
Hertfordshire County Council contract		281,965		268,484
National Lottery Community Fund		94,779		-
Hertfordshire Community Foundation		13,960		-
Project grants		34,542		43,200
Locality grants		5,531		5,654
Donations & legacies		9,962		8,848
Trading income		193		1,114
Advertising		150		500
Fundraising income		138		233
Minibus hire income		1,502		834
Counselling income		1,010		750
Activities income		607		221
Investment income		6,226		5,194
Minibus purchase cost donation		542		-
Access to work income		495		-
Sundry & other income		923		-
		<u>452,525</u>		<u>335,032</u>
Charitable Expenditure				
Goods for resale	306		747	
Direct staff salaries & NIC	157,160		96,158	
Direct training	5,454		2,738	
Direct travel & subsistence	6,195		4,681	
Volunteer costs	165		154	
Property costs	12,046		20,113	
Fundraising costs	650		533	
Activities costs	10,391		4,264	
Minibus costs	3,447		2,098	
HHAS contract	145,682		138,716	
		<u>(341,496)</u>		<u>(270,202)</u>
Gross Surplus		111,029		64,830
Administrative Expenditure				
Admin salaries & NIC	65,285		58,937	
Staff travel & subsistence	162		145	
Office expenses	21,885		15,700	
Fees & insurance	10,259		18,942	
Equipment costs	887		-	
Bank charges & finance costs	-		25	
Depreciation charge	12,425		10,185	
Sight news	2,445		3,346	
Miscellaneous expenses	431		7	
Relocation costs & set up	-		29,498	
(Profit)/loss on disposal of fixed assets	(3,000)		-	
		<u>(110,779)</u>		<u>(136,785)</u>
				...CONTINUED

**Herts Vision Loss
Detailed Income Statement (continued)
For The Year Ended 31 March 2025**

Reserve Movement

Designated reserve release - General	-	42,899	
Designated reserve release - Relocation costs	-	29,498	
		-	72,397
SURPLUS FOR THE FINANCIAL YEAR	250		442