DERBYSHIRE ASSOCIATION OF THE BLIND LTD

England & Wales · Charity number 1080986

Details

Other names	DAB, SIGHT SUPPORT DERBYSHIRE
Status	Registered
Legal form	Charitable company
Company number	03920526
Registered	2000-06-02
Register	View on the Charity Commission register

Contact

Address	Derbys Assoc Of The Blind T/a Sight Support Derbyshire 2a Wentworth House Vernon Gate Derby DE1 1UR
Phone	01332 292262
Email	enquiries@sightsupportderbyshire.org.uk
Website	www.sightsupportderbyshire.org.uk

Activities

Objects: 5. ObjectsThe objects (“Objects”) of the Company are the following:For the public benefit to:(a) Provide relief and support to people of all ages in need, whether by youth, age, ill health, financial hardship or other disadvantage and in particular those affected by sight loss (including people who are blind or partially sighted and people with dual sensory loss (deaf blind) and primarily (but not exclusively) to those people living in Derby and Derbyshire.(b) Advance education and promote understanding about eye health and sight loss; and(c) Prevent avoidable sight loss.

Activities: The Derbyshire Association OF the Blind aims to enhance the quality of visually impaired peoples' lives by providing a comprehensive range of services and activities throughout Derbyshire.

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Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Amateur Sport, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** DERBY, DERBYSHIRE
- Derbyshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£731,771	£622,238	£923,612	21
2024-03-31	£579,230	£561,559	£814,079	18
2023-03-31	£577,812	£575,815	£796,408	19
2022-03-31	£671,365	£568,578	£794,411	20
2021-03-31	£595,479	£542,808	£691,624	24

Trustees

Name	Role	Appointed
MARTIN JOHN WILSON	Chair	
Charlotte Victoria Brodie		2025-06-04
Deborah Hilton-Barber		2025-06-04
Elizabeth Anne Copper		2025-06-04
JEAN SHARP		2015-11-26
Jane Beverley Cowell		2025-06-04
Paul Anthony Mitchell		2025-06-04
ROBERT GILL		2011-11-17

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DERBYSHIRE ASSOCIATION OF THE BLIND LTD

England & Wales - Charity number 1080986

Accounts

Registered number: 03920526
Charity number: 1080986

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

Unaudited

Trustees' report and financial statements

For the year ended 31 March 2025

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
(A company limited by guarantee)

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DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

Reference and administrative details of the charity, its Trustees and advisers
For the year ended 31 March 2025

Trustees	Mr M Wilson MA (Oxon), Chair Mr R Gill FCA, Treasurer Ms J Sharp Mr M Connell (resigned 27 November 2024) Mrs S Temple Clifton (appointed 27 November 2024) Mrs J Cowell (appointed 27 November 2024) Miss E Copper (appointed 4 June 2025) Miss C Evans (appointed 4 June 2025) Mr P Mitchell (appointed 4 June 2025)
Company registered number	03920526
Charity registered number	1080986
Registered office	2a Wentworth House Vernon Gate Derby DE1 1UR
Key management personnel	Ms C Winfield - CEO Mrs A Daw - Finance manager Ms R Graham - Operations service manager
Independent Examiners	Bates Weston LLP Chartered Accountants The Mills Canal Street Derby DE1 2RJ
Bankers	Lloyds Bank 812 Osmaston Road Allenton Derby DE24 9AA

Trustees' report
For the year ended 31 March 2025

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2024 to 31 March 2025. The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

The charity's objectives are to provide relief and support to people of all ages, particularly people who are visually impaired and living in Derby, Derbyshire or surrounding areas. Its aim is to enhance the quality of life for these people and their carers by raising the resources necessary to provide a comprehensive range of supportive services and activities throughout the area. The charity also works to educate the public and promote understanding about eye health and sight loss in order to prevent avoidable sight loss.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Grant-making policies

The charity does not make grants to other organisations or individuals as part of its work. From time to time, the charity applies for grants from specific charitable trusts for the purchase of equipment for individual beneficiaries. Most recently this has been for specialist swimming goggles and the cost of one-to-one swimming lessons for visually impaired children. Grant income is restricted to this particular activity.

c. Volunteers

Our volunteers lie at the heart of our service delivery efforts. It is because of their selfless and dedicated service we are able to reach out to so many blind and visually impaired people and people in need throughout Derbyshire. In 2024/25 we retained 61 active volunteers overall; but we did see a bigger 'churn' in turnover. Like many other charities who use volunteers, we have more recently found recruitment and retention an ongoing challenge.

Our Befriending service continues to create the biggest demand for new volunteers. Our Volunteer Coordinator advertises in creative ways all across Derbyshire to try and find volunteer befrienders to match with our service users.

Moving forward we aim to recruit new volunteers and to provide structured support to those already working with us. We know from past experience that without our loyal and dedicated volunteers we cannot provide the wide range of support services to our beneficiaries.

Each year we check the status of our volunteers with each volunteer's line manager to ensure that we have up to date information and we remove 'non active' volunteers from the register. This ensures that all of our volunteers are well managed and their training and experience is up to date and relevant. We are proud that many of our

Objectives and activities (continued)

volunteers have demonstrated commitment and loyalty to the charity. Even with the more recent higher turnover of volunteers, we still have a significant number having given more than three years of service, and many with over ten years.

d. Main activities undertaken to further the charity's purposes for the public benefit

The charity supports people with sight loss, taking referrals from hospital eye clinics, from various professionals, and directly from visually impaired people. A range of services is available, including Eye Clinic Liaison Officers at the two main hospitals in Derbyshire; telephone helpline; rehabilitation services; low vision services; resource centres; information and advice events; living well and befriending schemes; social activities; and children and young people activities.

Regular awareness raising events are run to promote good eye health, the benefits of a healthy lifestyle, and the importance of regular eye tests. Our mobile resource service regularly promotes eye health when out and about in Derbyshire. We also organise specific local events as part of national (and sometimes international) awareness campaigns such as National Eye Health Week in September each year. This year's events included stalls at various Public Health events, in Opticians practices, and at hospital eye departments.

"I didn't know that smoking was linked to Macular Degeneration, I thought it was just linked to cancer."

"It was really interesting to wear the Sim-Specs and experience what sight loss conditions might be like. You can see how frightening it must be when you lose your sight."
(Feedback from Eye Health awareness event September 2024)

The Trustees use various measures to track the success of the charity over the year and to ensure it is delivering public benefit. Measures include financial monitoring against budget; project performance against agreed funder criteria and KPI's; staff and service user feedback; regular monitoring of any accidents, Health & Safety issues, safeguarding alerts, complaints and compliments; any operational performance agreed at Board meetings.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Our commissioned low vision, rehabilitation, and advice services have once again been busy with new referrals, and with people who return for follow up support as their eye sight changes (and deteriorates). We regularly get positive feedback about how the services have helped increase confidence, motivation and independence.

<u>Case study – Adult Services</u>

Chloe experienced sudden sight loss in 2021 due to neurological optic atrophy and is registered Severely Sight Impaired (SSI). Chloe has very limited residual vision and is only able to identify hand movements in her right eye and to count fingers in front of her face with her left eye. She is also colour blind, has cataract, nystagmus (a rhythmical repetitive and involuntary movement of the eyes) and is photophobic (light sensitive).

SSD received confirmation of Chloe's registration in 2021, but at that time she did not want to engage with rehabilitation services, as she was dealing with other complex health issues. Following a meeting at the eye clinic with the SSD Eye Clinic Liaison Officer (ECLO) a new referral for Chloe was made in September 2024 for a full rehabilitation assessment and mobility training.

Chloe lives with her husband and three children. Prior to her diagnosis Chloe was very independent, working in catering, driving a car etc. However, following her sight loss she was no longer able to work or drive. Her

Objectives and activities (continued)

husband also gave up his job in order to help care for Chloe and look after their children.

During the Vision Rehabilitation Specialists (VRS) initial assessment, Chloe described how her world had fallen apart following her sight loss. Chloe was unable to undertake many basic tasks or mobilise safely and independently.

Following an assessment of Chloe's needs, support & equipment was given in the following areas:

- A liquid level indicator to help Chloe prepare hot drinks safely & independently
- Information was allocated on useful Apps for her mobile phone
- Sighted guide training was given to Chloe and her husband (a handout was given for future reference).
- Long cane training was agreed in order for Chloe to travel independently to the local shop, pharmacy, dentist and her parents' house
- A symbol cane was given to help identify her sight loss to the general public when out with her family.
- An A5 writing guide was given to assist Chloe to write notes and greetings cards etc.
- A referral was made to the British Wireless for the Blind fund for a player to listen to talking books.
- Support was given to register for RNIB talking books service.
- A penfriend device was demonstrated and allocated to help identify items in the home
- A referral was made to the Equipment & Adaptation Team for an assessment (bathing assessment, additional handrail on stairs, handrails on front or back door, advice on disabled parking spaces).
- A broad pen was demonstrated and allocated, along with a memo recorder (to assist with remembering telephone numbers, dates etc).
- A talking colour detector was allocated in order for Chloe to identify her own clothes etc.

Chloe and the VRS discussed her priorities in relation to rehabilitation, and it was agreed that she would initially like to focus on long cane training and going out independently. As a result, she is now able to detect and avoid various obstacles in her environment (lamp posts, bollards, bins, uneven terrain etc). Through the training programme Chloe was shown the safest place to cross roads along the routes and taught how to do this on her own. Chloe is now aware of the safest route to her parents' house and the local shops where she can access the pharmacy and dentist.

Following SSD input Chloe said:

"I really wish I had accepted help with my sight loss before now. I honestly thought that there was nothing anyone could do for me. It's true that no one can give me my eyesight back, but (the RVS) has given me some of my independence back, and to me, that means the world!"

(Case study from our qualified VRS, 2024)

Our funding for the children and young people's group from Children in Need ended in 2024, and our bid for a further three years was not successful. However, we were successful in attracting alternative small grants, and we used our own restricted reserves to continue with activities. The change in funding has meant that we now have an opportunity to work closely with our children, young people, and their families to review our service offer, making sure it is appropriate and sustainable moving forward.

The group continue to meet regularly during term time for evening visits to activities such as 'Clip 'n Climb', cinema and trampolining. During the school holidays, full day visits and activities are organised.

Objectives and activities (continued)

Case Study - Children's Service

F aged 8 and K aged 11 are brothers who both suffer with the same eye condition. The C&YP Worker made contact with the family following a referral from a specialist Teaching Assistant at the school. The boy's mother was concerned that her sons would miss out on social opportunities due to their sight loss.

Following an initial assessment meeting, the boys attended two events with their mum. At the first activity, (trampolining) they were quite shy and did not interact much with the other children. At the second activity, the younger boy was talking to other group members and encouraged his older brother to engage more. Their mother was delighted with the progress they had made. She was able to talk to other parents of visually impaired children about some of the shared challenges they faced. She later fed back:

"It was such a relief to know that we weren't the only ones frightened about the move to secondary school. 'Sue' (another mum) has given me so many tips about how to help K when he moves up to senior school."

Both boys have continued to enjoy the programme of activities. Following a group visit to Circus Stars, F told us:

"I've liked coming here with my new friends. It's a bit like seeing Britain's Got Talent live. The acrobats are amazing, one of them gave me a 'high-five' after the show."

(Case study from our C&YP Worker, 2025)

Other work

Over the year we sent out three newsletters to over 5,000 visually impaired service users on our data base. The newsletters contained information about our services, new developments, and how people could contact us. The newsletters were sponsored by several VI equipment providers whose information we shared with the relevant mail out. We continue to send out our newsletters in large print paper copies (preferred by most of our service users). We had previously piloted sending the newsletter by email to the 428 service users we had email addresses for. This was well received and so we continue to send the newsletters by email and in paper format. All newsletters are also made available as downloads from our website (in suitable formats for talking software) and as audio files.

We continued to network with other local and national service providers to make sure that we were up to date with relevant information that we can share with our service users.

We provided advice and support to carers, and to professionals working with visually impaired people. This took the form of telephone advice, mailed out information, one to one support to help with specific issues (such as sighted guiding for family members) and training to groups of staff and volunteers.

Achievements and performance

a. Main achievements of the charity

Key achievements 2024/25

Contracts and funding from some of our statutory partners have been difficult to predict. Local Authorities and the Integrated Care Board are all facing increasing financial pressures and reorganisation, and this is reflected in their ability to provide any mid to longer term commitment to their future service requirements and available funding. We have continued to work with these funders to clearly identify the need for our services and what they achieve in terms of positive outcomes for visually impaired people.

Achievements and performance (continued)

In April 2024 we entered into the second year of our five-year contract with Derbyshire County Council. The contract has an option for a further three one-year roll overs; eight years in total. This contract remains our biggest single source of income and provides some stability for longer term planning across the organisation.

Despite ongoing staffing challenges, particularly around the recruitment of qualified Vision Rehabilitation Specialists, we managed to deliver rehabilitation services to 596 people in Derbyshire. We also ran 12 Visually Impaired People ('V.I.P') information days, attracting 482 people who came to find out about a range of services and equipment available to them. The mobile resource service, staffed predominantly by our volunteers set up 28 sessions and dealt with 283 enquiries.

"Seeing all the equipment in one place has been very good. It's given me an idea about what sort of things could be useful to me. The staff have all been very friendly and patient in explaining what the equipment does." (Attendee at a VIP Day.)

Our low vision service, that we run under contract to the Integrated Care Board (ICB) has continued, with an eighteen-month contract in place. During the period we expected the contract and service to be reviewed by the ICB. However, due to various changes at the ICB no review took place in the year. We continue to work with approved community-based optometrists to support visually impaired people in Derby and Derbyshire to make the most of their residual vision. The service provides a home assessment, and relevant equipment where it will help. Common items are daylight floor and table lights, and hand-held magnifiers.

"Having this service has been amazing and has really improved how much I can see. I wish I had known about it earlier. The magnifier I've been given has really helped, especially when I'm out shopping." (Low Vision service user.)

Our two Eye Clinic Liaison Officers (ECLOs), based at Chesterfield Royal Hospital, and Royal Derby Hospital had contact with over 1,145 patients, an increase of 184 from the previous year. Some were general advice and information, but many were patients who had been told at the Eye Clinic that they were being certified as sight impaired, or severely sight impaired (partially sighted, or blind). This is devastating news for patients, and our ECLOs help them to understand what their diagnosis means and importantly, what help is available to them.

"I knew that my eye condition meant that my sight would deteriorate, but I never dreamed it would happen so quickly. Each time I came to the eye clinic I went to see (the ECLO). She helped me come to terms with what was happening, and also helped me to access all sorts of useful services. I am so very grateful." (Hospital patient October 2024)

Our 'Living Well' project grant was once again extended by the Integrated Care Board. During the year the new Living Well Coordinator did an excellent job of promoting the service and generating referrals. We completed work with sixty-one people; an increase of twelve from the previous year. A new support planning format was developed, and improved monitoring put in place. Outcomes for the people going through the Living Well service were extremely positive, with all service users reporting improved health and well-being.

Living Well Case Study

Mr. D. lives in Derby and had to take early retirement due to his sight loss. This had an impact on his day-to-day living, and he required more support from his wife who was still working part time. Due to the nature of his sight loss. Mr. D was finding it difficult with many of his daily tasks such as food prep; some elements of personal care; and depth perception which, in turn, was affecting his gait. He had received some rehabilitation support from City Council services, but was encouraged by the Living Well Project Worker to make contact with the Council again to look at kitchen skills and mobility/cane training.

Prior to his sight loss Mr. D. had done a lot of running, but had not been doing this since his sight had

Achievements and performance (continued)

deteriorated. He said that he now felt 'un-fit' and had put on some weight. Mr. D. preferred road running over an activity like going to the gym. The Living Well Project Worker did some research and found out about a group called 'Running Buddies'. They kept a list of local runners who were happy to help and to safely guide and support others whilst out running. A referral was submitted and a match made.

As Mrs. D. was still working, the Living Well Project Worker suggested looking into making use of a personal assistant to help Mr. D. as this would reduce the pressure on his wife. It would also give Mr. D more independence. Information about this, along with options for some financial support, was passed on to Mr. & Mrs. D for them to consider.

Mr. D fed back:

"I am so happy to be running again, I can't tell you what a difference it has made. The first couple of times I was huffing and puffing, but I can already feel my fitness improving. (The Running Buddy) has been so patient, taking things at my pace. I feel much more positive about the future."

Our befriending service entered its second year and continues to offer face to face and telephone befriending to visually impaired people in Derby and Derbyshire. Despite ongoing challenges with volunteer recruitment, thirty-eight new matches have been made. The service is providing much needed companionship and support to service users.

"From the first day we hit it off and we sat chatting like old friends. I look forward to (volunteer befriender) visiting each week, it really lifts me." (Befriending service user, June 2024)

During the year we recruited two new Trustees. Sarah Clifton brings extensive career experience in human resource management; Jayne Cowell has a history in policing and defence and brings a broad knowledge base, particularly around all aspects of safeguarding.

Moving into 2025/26 three further trustees are in the recruitment pipe-line, which would bring the total to eight. The Board have had Trustee recruitment as a priority, and the increase in number and skills has been welcomed.

2024/25 was another challenging year for charities, with fundraising an ongoing concern. However, with the dedicated support from our service users, our volunteers and our staff, we continued to provide much needed support to visually impaired people across Derby and Derbyshire.

b. Fundraising activities and income generation

Sight Support Derbyshire is a fundraising organisation and relies on this generated income in order to provide a full range of services. This fundraising activity is driven by the Fundraising Team, made up of a part time Fundraising and Marketing Lead, and a part time Fundraising Assistant. We do not use the services of any external, commercial fundraising companies.

Sight Support Derbyshire has signed up to the voluntary code of conduct issued by The Fundraising Regulator, ensuring that we comply with best practice in the sector. We have met all standards issued by The Fundraising Regulator and have not received any complaints about our fundraising activities.

Over recent years there has been heightened awareness of the unscrupulous fundraising activities carried out by some charities (or companies acting on their behalf). Sight Support Derbyshire has an approach to fundraising that ensures donors and potential donors are respected and valued. This means:

- We never make unreasonable or persistent approaches for the purpose of soliciting or otherwise procuring

Achievements and performance (continued)

money or other property on behalf of the charity.
- We would never place undue pressure on a person to give money or other property.
- We would never intrude on a person's privacy.

Sight Support Derbyshire fully complies with the General Data Protection Regulations. Our fundraising data is kept on E Tapestry, a specialist fundraising data management tool that allows us to monitor GDPR compliance and to ensure that our donor preferences are respected. As a local fundraising charity, we rely on our continued positive reputation in all of our activities.

Trustees continue to monitor our fundraising income and opportunities.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

The results for the year showed a net income of £109,533 with the level of free reserves amounting to £418,513 at the year end.

Whilst there can be no certainty with regard to future income, the Trustees confirm there is no reason to believe that funding will not be maintained. The Trustees believe it is appropriate for the accounts to be prepared on a going concern basis.

b. Reserves policy

During 2024/25 Sight Support Derbyshire Trustees reviewed the charity’s reserves policy and found it to be still relevant. The policy acknowledges its duty to balance the needs of current and future beneficiaries of the charity and to have sufficient reserves to cover known liabilities and contingencies, absorb setbacks, and take advantage of change and opportunity.

In line with the current reserves policy, Sight Support Derbyshire aims to have a minimum level of reserves of £250,000. In the event that reserves fall below this lower threshold, Sight Support Derbyshire will aim to restore the level of reserves over an agreed period. Should reserves exceed the upper threshold of £350,000 Sight Support Derbyshire will take action to reduce reserves over an agreed period.

The charity had total reserves carried forward at 31 March 2025 of £923,612, of which, £96,416 are restricted reserves.

Unrestricted reserves at 31 March 2025 are £827,196, of which, £390,139 remains invested in the office premises and £18,544 in the Staff Development fund leaving £418,513 as free reserves, £68,513 above the upper limit. Trustees have authorised £15,000 for computer hardware, and they will set up a designated fund for building repairs and maintenance.

c. Principal risks and uncertainties

A corporate risk plan has been developed which provides an annual review of the key risks the charity may face.

It also highlights what systems and procedures have been put in place to mitigate these risks and minimise any potential negative impact should any of the risks materialise. The plan is divided into six areas, in line with Charity Commission guidance:

1. Governance risks
2. Operational risks
3. Financial risks
4. External risks
5. Compliance (law and regulatory)
6. Other

The Trustees consider the key risks facing the charity are the short-term nature of the main contracts and the possibility of remaining grants being reduced or cut; challenges of staff recruitment and retention; challenges posed by external I.T threats. Suitable mitigations for these identified risks are identified in the corporate risk plan that is updated annually and as risk levels change.

A system of internal controls is also in place, designed to provide reasonable but not absolute assurance against material misstatement or loss. These include:

- Delegation of authority with separation of duties as far as staffing will allow.
- Business objectives and budget approved by the Trustees.
- Regular consideration of financial progress against budgets.
- Identification and management of risks and the arrangement of appropriate insurance cover.
- An intention to maintain awareness of current and new legislation which is relevant to the business of the charity.

Structure, governance and management

a. Constitution

The charity is a charitable company limited by guarantee and was incorporated on 7 February 2000. It is governed by its Memorandum and Articles of Association. The charitable company began its operations on 1 April 2001 when all assets, liabilities, contractual arrangements, activities and work in progress were transferred from a charity known as Derbyshire Association for the Blind charity number 213876. Since 2012 Derbyshire Association of the Blind Limited has traded as Sight Support Derbyshire – SSD.

In 2019 the Memorandum and Articles of Association were changed, to broaden potential charity beneficiaries and to reduce the minimum number of Trustees from eight to four.

b. Methods of appointment or election of Trustees

A Board of not less than four and up to twenty Directors/Trustees who are elected at the Annual General Meeting governs Derbyshire Association of the Blind Limited. The Board aims to have membership of one third of visually impaired people. The Trustees serve for three years and may be re-elected. Vacancies during the year may be filled by co-option. All new Trustees are recruited through an agreed process which includes a written application form, take up of references and once accepted a Board induction programme. The Board has met six times in the financial year 2024/25.

c. Organisational structure and decision-making policies

The charity's key management personnel are considered to be the Senior Management Team including the Chief Executive. Their remuneration is set by the Board of Trustees and is based on salary levels of similar positions within the sector.

Structure, governance and management (continued)

The Board of Trustees oversees the strategic direction of the charity. Meetings take place every two months and cover finances, policy, review of services, H&S, safeguarding, H.R and any other relevant business. There is a Finance Committee that meets as required and reports to main Board. Trustees have appointed a Chief Executive Officer to manage the day-to-day operation of the charity. The CEO has delegated authority within terms of delegation approved by the Trustees, for operational matters including finance, employment, service design and delivery and other related activity.

d. Policies adopted for the induction and training of Trustees

Derbyshire Association of the Blind Limited has documented the policies and practices employed by the charity in the delivery of its services and these include (inter alia):

- An equal opportunities policy
- A recruitment and staffing policy
- A health and safety policy
- A volunteers' policy
- A risk management policy

All new Trustees undergo a tailored induction programme which includes briefing them on their legal obligations under Charity and Company law; the content of the Memorandum and Articles of Association; Board meeting and decision making process; business aims; risk management and recent financial performance. During the induction process new members have the opportunity to visit the offices, meet key staff and visit the charity's services.

All Trustees are notified of any relevant training courses, workshops and seminars relating to their roles. Occasional training is delivered before Board meetings.

Plans for future periods

Despite the financial pressures being felt by all charities we remain strong and determined to continue to provide quality services to the thousands of blind and visually impaired people who depend upon us. To that end, in the coming year we will be focusing on the following:

- Taking steps to ensure the continuation of all existing services including seeking funding for those services whose funding is due to end.
- Building on our links with statutory and community organisations, aiming to ensure that the needs of visually impaired people in Derbyshire are met.
- Maintaining (and where possible increasing) the numbers of visually impaired people we support across the City and County.
- Striving to increase our ECLO service at Royal Derby Hospital, from three funded days to five each week.
- Linking with other visual impairment charities across the region (and where relevant country) to look at new innovation and best practice to inform our future work.
- Updating policies and procedures to ensure they reflect legislation, best practice and our working arrangements.
- Working with the Board to increase Board membership based on our skills analysis.
- Working to ensure we remain a good employer in order to attract new staff when needed.
- Look at succession planning across the organisation; including replacement of the CEO who will retire at the end of 2025.

Plans for future periods (continued)

- Review the Rehabilitation Apprenticeship in place, and consider another opportunity for a member of SSD staff.

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, 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;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Approved by order of the members of the board of Trustees and signed on their behalf by:

Mr M Wilson MA (Oxon)
(Chair of Trustees)
Date: 18 November 2025

Independent examiner's report
For the year ended 31 March 2025

Independent examiner's report to the Trustees of Derbyshire Association of the Blind Limited ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the charity (and its 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').

Having satisfied myself that the accounts of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, 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'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accounts in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. 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
4. 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 in order to enable a proper understanding of the accounts to be reached.

Independent examiner's report (continued)
For the year ended 31 March 2025

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the Charity's Trustees as a body, for my work or for this report.

Signed: Wayne Thomas FCA Dated: 4 December 2025

Bates Weston LLP
The Mills
Canal Street
Derby
DE1 2RJ

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 March 2025

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Income from:					
Donations and legacies	4	**122,240**	**168,786**	**291,026**	*154,655*
Charitable activities	5	**401,224**	**11,267**	**412,491**	*404,213*
Other trading activities	6	**1,000**	**8,569**	**9,569**	*8,125*
Investments		**-**	**17,768**	**17,768**	*11,737*
Other income		**-**	**917**	**917**	*500*
Total income		**524,464**	**207,307**	**731,771**	*579,230*
Expenditure on:					
Raising funds	7	**-**	**51,453**	**51,453**	*45,134*
Charitable activities	8	**532,261**	**38,524**	**570,785**	*516,425*
Total expenditure		**532,261**	**89,977**	**622,238**	*561,559*
Net (expenditure)/income		**(7,797)**	**117,330**	**109,533**	*17,671*
Transfers between funds	17	**15,354**	**(15,354)**	**-**	*-*
Net movement in funds		**7,557**	**101,976**	**109,533**	*17,671*
Reconciliation of funds:					
Total funds brought forward		**88,859**	**725,220**	**814,079**	*796,408*
Net movement in funds		**7,557**	**101,976**	**109,533**	*17,671*
Total funds carried forward		**96,416**	**827,196**	**923,612**	*814,079*

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

The notes on pages 18 to 35 form part of these financial statements.

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)
Registered number: 03920526

Balance sheet
As at 31 March 2025

	Note		2025 £		*2024* *£*
Fixed assets					
Tangible assets	12		**390,139**		*384,160*
Investments	13		**5,000**		*5,000*
			395,139		*389,160*
Current assets					
Stocks		**2,007**		*1,784*	
Debtors	14	**76,707**		*29,746*	
Investments	15	**305,000**		*358,685*	
Cash at bank and in hand		**218,505**		*103,322*	
		602,219		*493,537*	
Creditors: amounts falling due within one year	16	**(73,746)**		*(68,618)*	
Net current assets			**528,473**		*424,919*
Total assets less current liabilities			**923,612**		*814,079*
Total net assets			**923,612**		*814,079*

Balance sheet (continued)
As at 31 March 2025

	Note		2025 £		*2024 £*
Charity funds					
Restricted funds	17		**96,416**		*88,859*
Unrestricted funds					
Designated funds	17	**408,683**		*405,281*	
General funds	17	**418,513**		*319,939*	
Total unrestricted funds	17		**827,196**		*725,220*
Total funds			**923,612**		*814,079*

The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Mr M Wilson MA (Oxon)
(Chair of Trustees)

Date: 18 November 2025

The notes on pages 18 to 35 form part of these financial statements.

Statement of cash flows
For the year ended 31 March 2025

	2025 £	*2024* *£*
Cash flows from operating activities		
Net cash used in operating activities	**54,730**	*9,119*
Cash flows from investing activities		
Dividends, interests and rents from investments	**17,768**	*11,737*
Purchase of tangible fixed assets	**(10,999)**	*-*
Net cash provided by investing activities	**6,769**	**11,737**
Change in cash and cash equivalents in the year	**61,499**	**20,856**
Cash and cash equivalents at the beginning of the year	**462,006**	*441,150*
Cash and cash equivalents at the end of the year	**523,505**	*462,006*

The notes on pages 18 to 35 form part of these financial statements

Notes to the financial statements
For the year ended 31 March 2025

1. General information

The charity is a company limited by guarantee. The members of the company are the Trustees named within legal and administrative information. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Derbyshire Association of the Blind Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

2.2 Going concern

The Trustees have prepared forecasts of income and expenditure and cash flow for a period of 12 months from approval of these financial statements which show that they will be able to operate within the facilities available to them. Therefore, the Trustees believe that it is appropriate to prepare the accounts on a going concern basis.

2.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

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 as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

2. Accounting policies (continued)

2.3 Income (continued)

Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the report of the Trustees'.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	1% straight line

2. Accounting policies (continued)

2.6 Tangible fixed assets and depreciation (continued)

Motor vehicles	-	20% straight line
Office equipment	-	25% straight line

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.12 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. Accounting policies (continued)

2.13 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight-line basis over the lease term.

2.14 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.15 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 charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and judgements:

Support costs are allocated to activities based on the percentage of direct costs relating to each activity. Support costs are only allocated to restricted funds where the conditions of the funding allows.

4. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Grants				
BBC Children in Need	7,408	-	**7,408**	*9,769*
Derby Royal Hospital	15,000	-	**15,000**	*15,000*
Masonic Charitable Foundation	30,000	-	**30,000**	*-*
NHS Derby and Derbyshire Integrated Care Board	37,909	-	**37,909**	*36,592*
The Molly Forster Charitable Trust	41	-	**41**	*9,679*
The WILL Charitable Trust	-	-	**-**	*10,000*
The Alan Robert Laken Charitable Trust	7,082	-	**7,082**	*-*
Grants <£5k	24,800	13,000	**37,800**	*35,762*
	122,240	13,000	**135,240**	*116,802*
Donations	-	21,716	**21,716**	*23,450*
Legacies	-	134,070	**134,070**	*14,403*
	-	155,786	**155,786**	*37,853*
	122,240	168,786	**291,026**	*154,655*
Total 2024	*103,702*	*50,953*	*154,655*	

5. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Social events	1,719	-	**1,719**	*1,537*
Statutory contracts	399,505	-	**399,505**	*392,885*
Sale of goods	-	11,267	**11,267**	*9,791*
	401,224	11,267	**412,491**	*404,213*
Total 2024	*394,422*	*9,791*	*404,213*	

6. Income from other trading activities

Income from fundraising events

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Fundraising activities	1,000	8,569	**9,569**	*8,125*
Total 2024	*-*	*8,125*	*8,125*	

7. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Fundraising costs	17,148	**17,148**	*12,280*
Fundraising costs - wages and salaries	34,305	**34,305**	*32,854*
	51,453	**51,453**	*45,134*
Total 2024	*45,134*	*45,134*	

8. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £	*Total funds 2024 £*
VIP Assessment & Rehabilitation Services	300,200	63,436	**363,636**	*307,879*
VIP Specialist Equipment Supplies	89,953	19,008	**108,961**	*117,058*
Hospital Eye Clinic Information Service	55,352	11,697	**67,049**	*57,757*
VIP Social & Sporting Activities	19,324	4,083	**23,407**	*26,834*
Resource Centre Chesterfield	6,383	1,349	**7,732**	*6,897*
	471,212	99,573	**570,785**	*516,425*
Total 2024	*435,267*	*81,158*	*516,425*	

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2025 £	*Total funds 2024 £*
Staff costs	**83,977**	*64,169*
Other support costs	**15,596**	*16,989*
	99,573	*81,158*

9. Independent examiner's remuneration

	2025 £	*2024 £*
Fees payable to the charity's auditor for the audit of the annual accounts	**-**	*6,050*
Fees payable to the charity's independent examiner in respect of:		
All other services not included above	**3,000**	*1,050*

10. Staff costs

	2025 £	*2024 £*
Wages and salaries	**401,771**	*354,661*
Social security costs	**22,380**	*19,781*
Pension costs	**13,388**	*12,750*
	437,539	*387,192*

The average number of persons employed by the charity during the year was as follows:

	2025	*2024*
Charitable activities	**15**	*12*
Fundraising	**2**	*2*
Management and administration	**4**	*4*
	21	*18*

10. Staff costs (continued)

No employee received remuneration amounting to more than £60,000 in either year.

The total amount of employee benefits received by key management personnel as disclosed on page 1 is £128,838 (2024: £124,458).

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2024 - £NIL)*.

During the year ended 31 March 2025, expenses totaling £378 were reimbursed to 2 Trustees (2024 - *£322 to 2 Trustees)* in relation to their roles as volunteers.

12. Tangible fixed assets

	Freehold property £	Motor vehicles £	Office equipment £	Total £
Cost				
At 1 April 2024	**392,000**	**8,340**	**25,238**	**425,578**
Additions	**-**	**10,999**	**-**	**10,999**
Disposals	**-**	**(8,340)**	**(1,026)**	**(9,366)**
At 31 March 2025	**392,000**	**10,999**	**24,212**	**427,211**
Depreciation				
At 1 April 2024	**7,840**	**8,340**	**25,238**	**41,418**
Charge for the year	**3,920**	**1,100**	**-**	**5,020**
On disposals	**-**	**(8,340)**	**(1,026)**	**(9,366)**
At 31 March 2025	**11,760**	**1,100**	**24,212**	**37,072**
Net book value				
At 31 March 2025	**380,240**	**9,899**	**-**	**390,139**
At 31 March 2024	*384,160*	*-*	*-*	*384,160*

13. Fixed asset investments

	National Savings bonds £
Cost	
At 1 April 2024	**5,000**
At 31 March 2025	**5,000**

14. Debtors

	2025 £	*2024 £*
Due within one year		
Trade debtors	**26,838**	*6,704*
Other debtors	**1,662**	*1,449*
Prepayments and accrued income	**48,207**	*21,593*
	76,707	*29,746*

15. Current asset investments

	2025 £	*2024 £*
Cash on deposit	**305,000**	*358,685*

16. Creditors: Amounts falling due within one year

	2025 £	*2024 £*
Trade creditors	**11,983**	*16,721*
Other taxation and social security	**19,708**	*17,718*
Other creditors	**504**	*215*
Accruals and deferred income	**41,551**	*33,964*
	73,746	*68,618*

	2025 £	*2024 £*
Deferred income at 1 April 2024	**22,704**	*32,072*
Resources deferred during the year	**33,563**	*22,614*
Amounts released from previous periods	**(22,614)**	*(31,982)*
	33,653	*22,704*

Deferred income at the 31 March 2025 relates to grant income received by the charity, where the grant conditions requires income to be utilised in a particular period.

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Fixed asset fund	**384,160**	**-**	**(3,920)**	**9,899**	**390,139**
Staff development fund	**21,121**	**-**	**(2,577)**	**-**	**18,544**
	405,281	**-**	**(6,497)**	**9,899**	**408,683**
General funds					
General Funds	**319,939**	**207,307**	**(83,480)**	**(25,253)**	**418,513**
Total Unrestricted funds	**725,220**	**207,307**	**(89,977)**	**(15,354)**	**827,196**
Restricted funds					
Chesterfield Resource centre	**-**	**-**	**(6,383)**	**6,383**	**-**
Social Activities	**11,646**	**9,158**	**(10,923)**	**-**	**9,881**
Living Well at Home project	**10,259**	**37,909**	**(32,167)**	**-**	**16,001**
Hospital Services	**21,558**	**53,612**	**(63,208)**	**926**	**12,888**
Children's & Young People's Services	**23,586**	**22,391**	**(11,501)**	**-**	**34,476**
Derbyshire County Services Contract	**-**	**235,344**	**(243,282)**	**7,938**	**-**
Derbys County Rehab Equipment	**-**	**17,742**	**(17,743)**	**1**	**-**
Low Vision Services	**1,116**	**112,808**	**(114,030)**	**106**	**-**
Befriending project	**16,968**	**35,500**	**(33,024)**	**-**	**19,444**
Legacy Income	**3,726**	**-**	**-**	**-**	**3,726**
	88,859	**524,464**	**(532,261)**	**15,354**	**96,416**
Total of funds	**814,079**	**731,771**	**(622,238)**	**-**	**923,612**

17. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2024* £
Unrestricted funds					
Designated funds					
Fixed asset fund	*388,080*	*-*	*(3,920)*	*-*	*384,160*
Staff development fund	*-*	*-*	*-*	*21,121*	*21,121*
	388,080	*-*	*(3,920)*	*21,121*	*405,281*
General funds					
General Funds	*305,414*	*81,106*	*(60,612)*	*(5,969)*	*319,939*
Total Unrestricted funds	*693,494*	*81,106*	*(64,532)*	*15,152*	*725,220*
Restricted funds					
Chesterfield Resource centre	*-*	*-*	*(5,814)*	*5,814*	*-*
Sports Social & Leisure	*6,074*	*14,650*	*(9,078)*	*-*	*11,646*
Living Well at Home project	*21,121*	*36,592*	*(26,333)*	*(21,121)*	*10,259*
Hospital Services	*21,492*	*56,612*	*(56,546)*	*-*	*21,558*
Children's & Young People's Services	*20,441*	*20,498*	*(17,353)*	*-*	*23,586*
Derbyshire County Services Contract	*-*	*235,344*	*(235,545)*	*201*	*-*
Derbys County Rehab Equipment	*-*	*13,631*	*(13,645)*	*14*	*-*
Low Vision Services	*-*	*110,297*	*(109,181)*	*-*	*1,116*
Befriending project	*30,000*	*10,500*	*(23,532)*	*-*	*16,968*
Legacy Income	*3,786*	*-*	*-*	*(60)*	*3,726*
	102,914	*498,124*	*(497,027)*	*(15,152)*	*88,859*
Total of funds	*796,408*	*579,230*	*(561,559)*	*-*	*814,079*

17. Statement of funds (continued)

General
The general reserve represents the free funds of the charity which are not designated for particular purposes.

Designated
The fixed asset designated fund was established to assist in identifying those funds that are not free funds and represents the net book value of tangible fixed assets. The balance on the designated fund is reviewed by the Trustees at the year end and adjusted by a transfer to the general reserve for the depreciation charge in the year, after taking into account additions and disposals.

The staff development fund was previously established as a result of underspend on the Living Well at Home project which is a grant funded service. In the prior year. it was agreed by Trustees that the underspend would be designated for staff development. This fund allows staff to access a broad range of training and development opportunities to further the cause of the charity.

Transfers are made from unrestricted funds to cover any restricted funds in deficit. Where funds have ended and underspend will not be clawed back from the funder, a transfer is made to unrestricted funds.

Restricted
The purposes of the restricted funds are as follows:

Social activities
Formerly called sports social and leisure. This provides sports and leisure services for visually impaired people. Main groups run in Derby and surrounding areas including Matlock and Long Eaton. Groups include swimming and bowling as well as trips out. Due to Covid face-to-face groups were postponed indefinitely and telephone conferencing activities developed for some service users.

Living well - Health at home
People with sight loss often become socially isolated or need support coming to terms with their eye condition. This service provides a six session intervention to people who have sight loss and live with a secondary health condition. It aims to improve confidence, maintain independence and reduce reliance on NHS services.

Hospital services
Staff and volunteers are present in all Derbyshire hospitals where registration of sight loss takes place. The service provides practical help, information and emotional support to patients in the eye clinic and their family and friends. The northern hospitals; Chesterfield Royal Hospital, Buxton Cavendish and Whitworth are funded by Chesterfield Royal Hospital Charitable Trust. The southern hospitals; Royal Derby Hospital and Ripley and Ilkeston Hospitals are partly funded by Royal Derby Hospital.

Children's and young people's services
Over the year the service moved 'on-line' and group activities were held remotely. I.T. equipment, funded from a Children in Need grant allowed us to set up and deliver this service and response from children and their families was very positive. Other aspects of these services were postponed due to access to activities being stopped – e.g. children's one-to-one swimming support.

Derbyshire County services contract rehabilitation
These services are commissioned by Derbyshire County Council and are provided by suitably qualified Rehabilitation Workers at Sight Support Derbyshire. Rehabilitation Workers visit visually impaired people in their own homes and work out an individual plan focusing on mobility, independent living and communication. Our Rehab Workers also refer into other SSD services to ensure that people are getting the right support at the right time.

Derbyshire County Rehab Equipment
This income was specifically given for the purchase of rehabilitation equipment.

Low vision services
The Low Vision Aid Scheme is funded by the Derbyshire CCGs and supplies equipment such as magnifiers, lamps and shaded spectacles to enable visually impaired people to maximise the use of residual vision. The service is free of charge to users and SSD works alongside optometrists to assess clients in their own homes and to supply equipment. This service was changed to a remote assessment with service users and delivery of equipment mainly by post, with follow up support where needed.

Befriending Service
A two year grant for befriending was awarded by the The Masonic Charitable Foundation. The new service will involve the recruitment of face to face and telephone volunteers to support visually impaired service users feel better connected. Providing a regular contact, a listening ear, and someone to chat with about shared interests, the service aims to help fifty visually people over the two year project.

Legacy income
This legacy income was specifically given for the purchase of low vision equipment.

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Designated funds	**405,281**	**-**	**(6,497)**	**9,899**	**408,683**
General funds	**319,939**	**207,307**	**(83,480)**	**(25,253)**	**418,513**
Restricted funds	**88,859**	**524,464**	**(532,261)**	**15,354**	**96,416**
	814,079	**731,771**	**(622,238)**	**-**	**923,612**

Summary of funds - prior year

	Balance at 1 April 2023 £	*Income £*	*Expenditure £*	*Transfers in/out £*	*Balance at 31 March 2024 £*
Designated funds	*388,080*	*-*	*(3,920)*	*21,121*	*405,281*
General funds	*305,414*	*81,106*	*(60,612)*	*(5,969)*	*319,939*
Restricted funds	*102,914*	*498,124*	*(497,027)*	*(15,152)*	*88,859*
	796,408	*579,230*	*(561,559)*	*-*	*814,079*

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	390,139	**390,139**
Fixed asset investments	-	5,000	**5,000**
Current assets	129,979	472,240	**602,219**
Creditors due within one year	(33,563)	(40,183)	**(73,746)**
Total	96,416	827,196	**923,612**

19. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Restricted funds 2024 £	*Unrestricted funds 2024 £*	*Total funds 2024 £*
Tangible fixed assets	*-*	*384,160*	*384,160*
Fixed asset investments	*-*	*5,000*	*5,000*
Current assets	*111,563*	*381,974*	*493,537*
Creditors due within one year	*(22,704)*	*(45,914)*	*(68,618)*
Total	*88,859*	*725,220*	*814,079*

20. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	*2024 £*
Net income for the year (as per Statement of Financial Activities)	**109,533**	*17,671*
Adjustments for:		
Depreciation charges	**5,020**	*3,920*
Dividends, interests and rents from investments	**(17,768)**	*(11,737)*
Loss on disposal of investments	**-**	*100*
(Increase)/Decrease in stocks	**(223)**	*422*
(Increase)/Decrease in debtors	**(46,960)**	*3,224*
Increase/(Decrease) in creditors	**5,128**	*(4,481)*
Net cash provided by operating activities	**54,730**	*9,119*

21. Analysis of cash and cash equivalents

	2025 £	*2024 £*
Cash at bank	**218,505**	*103,321*
Cash on deposit	**305,000**	*358,685*
Total cash and cash equivalents	**523,505**	*462,006*

22. Analysis of changes in net debt

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	**103,322**	**115,183**	**218,505**
Liquid investments	**358,685**	**(53,685)**	**305,000**
	462,007	**61,498**	**523,505**

23. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund.

The amount of outstanding pension contributions at the year end was £nil (2024 – £nil).

24. Related party transactions

The charity has not entered into any related party transactions during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2025 (2024: £nil).

DERBYSHIRE ASSOCIATION OF THE BLIND LTD

England & Wales - Charity number 1080986

Accounts

Registered number: 03920526
Charity number: 1080986

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

Trustees' report and financial statements

For the year ended 31 March 2024

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
(A company limited by guarantee)

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DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

Reference and administrative details of the charity, its Trustees and advisers
For the year ended 31 March 2024

Trustees	Mr M Wilson MA (Oxon), Chair Mr R Gill FCA, Treasurer Ms J Sharp Mr M Connell
Company registered number	03920526
Charity registered number	1080986
Registered office	2a Wentworth House Vernon Gate Derby DE1 1UR
Key management personnel	Ms C Winfield - CEO Ms A Daw - Finance manager Ms R Graham - Operations service manager
Independent auditors	Bates Weston Audit Ltd Statutory Auditors Chartered Accountants Canal Street Derby DE1 2RJ
Bankers	Lloyds Bank 812 Osmaston Road Allenton Derby DE24 9AA

Trustees' report
For the year ended 31 March 2024

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 April 2023 to 31 March 2024. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

The charity's objectives are to provide relief and support to people of all ages, particularly people who are visually impaired and living in Derby, Derbyshire or surrounding areas. Its aim is to enhance the quality of life for these people and their carers by raising the resources necessary to provide a comprehensive range of supportive services and activities throughout the area. The charity also works to educate the public and promote understanding about eye health and sight loss in order to prevent avoidable sight loss.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Grant-making policies

The charity does not make grants to other organisations or individuals as part of its work. From time to time, the charity applies for grants from specific charitable trusts for the purchase of equipment for individual beneficiaries. Most recently this has been for specialist swimming goggles and the cost of one-to-one swimming lessons for visually impaired children. Grant income is restricted to this particular activity.

c. Volunteers

Our volunteers lie at the heart of our service delivery efforts. It is because of their selfless and dedicated service we are able to reach out to so many blind and visually impaired people and people in need throughout Derbyshire. Having been without a Volunteer Coordinator for several months, in January 2024 a new worker came into post. They 'tidied' up the volunteer register to ensure that all of the volunteers listed were still active and wished to remain volunteering with us. In 2023/24 we retained 60 active volunteers.

With the Befriending service up and running attracting and training volunteers became even more important. Befriending staff, along with the new Volunteer Coordinator advertised across Derbyshire to find volunteer befrienders to match with our service users. Their hard work was rewarded, with twenty-three new volunteers being matched in the first year of the project (exceeding the funders' target of twenty).

Moving forward we aim to recruit new volunteers and to provide structured support to those already working with us. We know from past experience that without our loyal and dedicated volunteers we cannot provide the wide range of support services to our beneficiaries.

Each year we check the status of our volunteers with each volunteer's line manager to ensure that we have up to date information and we remove 'non active' volunteers from the register. This ensures that all of our

Objectives and activities (continued)

volunteers are well managed and their training and experience is up to date and relevant. We are proud that many of our volunteers have demonstrated commitment and loyalty to the charity, with a significant number having given more than three years of service and many with over ten years.

d. Main activities undertaken to further the charity's purposes for the public benefit

The charity supports people with sight loss, taking referrals from hospital eye clinics, from a range of professionals and directly from visually impaired people. A range of services is available, including Eye Clinic Liaison Officers at the two main hospitals in Derbyshire; telephone helpline; rehabilitation services; low vision services; resource centres; information and advice events; living well and befriending schemes; social activities; and children and young people activities.

Regular awareness raising events are run to promote good eye health, the benefits of a healthy lifestyle, and the importance of regular eye tests. Our mobile resource service regularly promotes eye health when out and about in Derbyshire. We also organise specific local events as part of national (and sometimes international) awareness campaigns such as National Eye Health Week in September each year. This year we were interviewed on local radio to talk about eye health and about our wider services.

“I found the talk really interesting and have learned a lot about losing your sight and how to try and avoid it. I didn’t know that diet was so important.
“We always like a quiz at our group. It was good fun and we also learned a lot!”
(Participants at a W.I. event during National Eye Health Week, September 2023)

The Trustees use various measures to track the success of the charity over the year and to ensure it is delivering public benefit. Measures include financial monitoring against budget; project performance against agreed funder criteria and KPI’s; staff and service use feedback; regular monitoring of any accidents, Health & Safety issues, safeguarding alerts, complaints and compliments; any operational performance agreed at Board meetings.

The Trustees have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Our commissioned low vision, rehabilitation, and advice services have once again been busy with new referrals, and with people who return for follow up support as their eye sight changes (and deteriorates). We regularly get positive feedback about how the services have helped increase confidence, motivation and independence.

<u>Case study – Adult Services</u>

Mrs A has a condition called Diabetic Retinopathy and is registered Severely Sight Impaired (SSI). Mrs A was diagnosed with type 1 diabetes in her early twenties. At this time and over the next twenty years she ignored the condition; not monitoring and managing her blood sugars effectively. This has not only resulted in her sight loss but also a number of other complications such as kidney problems and neuropathy of her feet and hands.

Mrs A was referred to SSD automatically following her registration as SSI. At this time, she reported having difficulty with many day to day tasks, alongside a loss of confidence, self-esteem and quality of life. It was agreed that she would benefit from a full assessment of need from a Rehabilitation Officer.

Mrs A had already had to stop work due to her sight loss and ill health. She was now totally dependent on her husband and parents to assist with many day to day tasks. During the initial assessment, Angela shared her experiences of living with sight loss and diabetes, the impact it has had on her family and how her life had changed beyond recognition.

Objectives and activities (continued)

Mrs A and I discussed her priorities in relation to rehabilitation and it was agreed that she would initially like to focus on long cane training and going out independently.
My work with her to date has involved teaching long cane skills. As a result, she is now able to detect and avoid various obstacles in her environment (lampposts, bollards, bins, uneven terrain etc.) Through the training programme she was shown the safest place to cross roads along the routes and taught how to do this on her own.

Mrs A has grown in confidence during the time we have been working together and she is now able to rely less on her husband and parents for many day to day tasks. We are reaching the end of our training together and I am hoping to refer her to our Living Well Coordinator. This support will help build on the work we have done together and open up more possibilities; e.g. attending a weekly exercise group or a volunteer role in the local community.

Mrs A said:
“I can’t quite put into words what a difference this help has made to my life. Katie (Rehab Officer) has been absolutely amazing; she has opened up a new world for me that previously I didn’t think I would be part of ever again. Katie has given me the confidence to leave the house again and empowered me with the skills and tools to be as independent as I can be. Over time and consistent visits, Katie has helped to build my confidence to cross roads and get on the bus. The transformation has been marvellous. Having felt so lost before, now I have hope for the future.”

(Case study from our qualified Rehabilitation Officer, 2023)

Our children and young people’s group has grown in numbers and continues to be popular with the young people, and also with their families who appreciate contact with others in a similar situation. The group meet fortnightly during term time for evening visits to activities such as ‘Clip ’n Climb’, cinema and trampolining. During the school holidays, full day visits and activities are organised. The group have also had their second residential trip to an outdoor activity centre this year.

<u>Case Study - Children’s Service</u>

The SENCO (Special Educational Needs Coordinator) at his school had referred D to us as he was very quiet, had few friends, and they were looking how best to support him. He first came along to activities with his mum and was very quiet. Gradually he became comfortable with attending our activities on his own and his younger sibling began attending some of our family activities.

When our new Project Worker, Sam, first met D in June he was so shy he struggled to speak to her. Over the course of the year we have seen D’s confidence grow so much as he has taken part in a whole range of activities and has come to know the children and staff. He attended a climbing wall activity and said, “I was so nervous when I got here, I didn’t think I would be able to do it. I feel proud of myself now though”.

When Sam asked all the children and families what activities they would like to see offered, D expressed an interest in archery, which we were able to provide at Mount Cook Activity Centre; and in paddle boarding. We ran a trip to Spring Lakes water sports centre, which included family paddle boarding. Sam says, “It was amazing to see how much his confidence has increased since I started. He really took control of the paddle boarding activity, helping the younger children and steering us across the lake. The children were taking it in turns to jump into the water and be the ‘motor’ pushing the board along and then helping each other back onto the board. It was lovely to hear D laughing so loudly.”

This increased confidence was also shown on the residential trip where D spoke to the centre’s staff whom he hadn’t met before. Sam says, “D was so shy when I first met him he could barely speak to me. It was so good to hear him speaking to staff at Mount Cook, which I don’t think he would have been able to do before.”

Objectives and activities (continued)

D enjoyed his archery taster session with us and is now hoping to carry on with it independently. D's SENCO was thrilled when we told him D was attending our activities and growing in confidence. The school were struggling to engage with D previously but now felt they had something really positive they could talk to him about.

(Case study from our Service Manager, 2023)

Other work

Over the year we sent out three newsletters to over 5,000 visually impaired service users on our data base. The newsletters contained information about our services, new developments, and how people could contact us. The newsletters were sponsored by several VI equipment providers whose information we shared with the relevant mail out. We continue to send out our newsletters in large print paper copies (preferred by most of our service users). However, in the year we have piloted sending the newsletter by email to the 428 service users we have email addresses for. We will follow up with a short telephone survey to some of those emailed to find out how this was received. All newsletters are also made available as downloads from our website (in suitable formats for talking software) and as audio files.

We continued to network with other local and national service providers to make sure that we were up to date with relevant information that we can share with our service users.

We provided advice and support to carers, and to professionals working with visually impaired people. This took the form of telephone advice, mailed out information, one to one support to help with specific issues (such as sighted guiding for family members) and training to groups of staff and volunteers.

Achievements and performance

a. Main achievements of the charity

Key achievements 2023/24

Contracts and funding from some of our statutory partners have been difficult to predict. Local Authorities and the Integrated Care Board are all facing increasing financial pressures, and this is reflected in their ability to provide any mid to longer term commitment to their future service requirements and available funding. We have continued to work with these funders to clearly identify the need for our services and what they achieve in terms of positive outcomes for visually impaired people.

In April 2023 we started to deliver our contracted County Council services under the new five year contract. The contract will run for five years, with an option for a further three years roll over. This new contract will provide some stability and allow for longer term planning across the organisation.

Despite ongoing staffing challenges, particularly around the recruitment of qualified Vision Rehabilitation Specialists, we managed to deliver rehabilitation services to 650 people in Derbyshire. We also ran 14 Visually Impaired People ('V.I.P') information days, attracting 478 people who came to find out about a range of services and equipment available to them. The mobile resource service, staffed predominantly by our volunteers set up 31 sessions and dealt with 354 enquiries.

"It has been very interesting to come and see what equipment is available. I am very interested in the electronic magnifiers as I think one of those would help me to continue to read." (Attendee at a VIP day.)

Our low vision service that we run under contract to the Integrated Care Board has continued, with another one year contract in place. We continue to work with approved community based optometrists to support visually impaired people in Derby and Derbyshire to make the most of their residual vision. The service provides a home

Achievements and performance (continued)

assessment, and relevant equipment where it will help. Common items are daylight floor and table lights, and hand held magnifiers.

“The magnifier has been a God-send! I can now read tins and labels and even see listings in my T.V. magazine. I am so happy that I found out about the service.” (Low Vision service user.)

Our two Eye Clinic Liaison Officers (ECLOs), based at Chesterfield Royal Hospital, and Royal Derby Hospital had contact with over 961 patients. Some were general advice and information, but many were patients who had been told at the Eye Clinic that they were being certified as sight impaired, or severely sight impaired (partially sighted, or blind). This is devastating news for patients, and our ECLOs help them to understand what their diagnosis means and importantly, what help is available to them.

“Once the Consultant had told me there was nothing more he could do to improve my sight, the ECLO helped me to come to terms with things. I was in compete shock at first, as I honestly thought that there would be an operation or injections that would help me to see properly. I spoke to the ECLO several times and she helped me to understand my condition and she got services in place that really helped. (Hospital patient July 2023)

Our ‘Living Well’ project grant was once again extended by the Integrated Care Board. During the year the Living Well Coordinator left at the end of October, and we did not get a new person in post until January 2023. Despite this gap, where we had only cover arrangements in place, we managed to complete work with fourty-nine people. This was only one person short of our target of fifty. The first time in seven years of the grant that we did not meet or exceed the target. Outcomes for the people going through the Living Well service were extremely positive, with all service users reporting improved health and well-being:

Living Well Case Study
Mr M lived alone in a retired living complex. He had macular degeneration which came on quite suddenly, putting a stop to him driving and getting about. He was having trouble coming to terms with his sight loss and feeling very low in mood when he rang the SSD Helpdesk. He was referred to Living Well and an appointment made for a home visit.

Mr M had family, but most lived away from the area. He had considered moving back to London, where he was originally from, but worried about limited housing options there. He was still able to manage most of his daily living tasks, but did struggle.

Over the course of the Living Well visits it was clear that Mr M had lost a lot of confidence due to his failing sight. Referrals were made for a low vision assessment to help him make best use of the vision he did still have. He was also told about SSD social activities in his area, and the SSD Social Activities Worker contacted him to introduce herself and arrange for him to attend the group. He also attended a vision impairment information day that was held in his area, this provided further advice and signposting to help with his sight loss.

Mr M had some ongoing medical issues with his breathing and swallowing. He was being treated by his G.P but had noticed some weight loss. He had got Bumpons for his microwave and could set the dial to heat up a selection of ready meals. After encouraging him to contact his G.P, he was supported to monitor his weight weekly, with a view to a follow on doctor’s appointment. Mr M was shown that talking bathroom scales were available and he purchased a set to make weighing himself easier.

Mr M’s confidence improved and he was more settled. He decided that he was content to stay in his flat and was progressing with improving his home environment, including making contact with a decorator to paint his lounge. He was also planning a trip to London to see his family. He commented:

“I feel so much better than I did. All of the equipment I’ve had has really helped me and I know that help is available if I need it. I haven’t been to the (visually impaired) group yet, but I will go along to the next event.”

Achievements and performance (continued)

The children's service continued to provide support to visually impaired children and young people and their families. Following the success of previous residential visits, another took place during the year at an outdoor activity centre. The opportunity to spend time away with peers and try new activities once again proved popular. All of those attending, and their families, reported positive outcomes:

"I loved it! We all stayed up late playing games and making snacks." (Young person attending the residential.)

"I admit that I was worried about him as he's never stayed anywhere without me. He didn't seem bothered though and had a lovely time. He talked about it for ages afterwards. His confidence just keeps going up." (Mother of attendee.)

Our new befriending service stated in July 2023 and offers face to face and telephone befriending to visually impaired people in Derby and Derbyshire. Having previously provided a similar service several years ago, we knew that the service was needed, but had struggled to secure funding to run it. Having secured a two year grant from The Masonic Charitable Foundation we were able to recruit and link befriending volunteers to visually impaired people, who were experiencing loneliness. The service has started really well, with first year targets of twenty matches exceeded.

During the year we recruited one new Trustee, Sarah Clifton, who brings our total number to five Trustees. Sarah brings a wealth of corporate knowledge, and experience in human resources.

2023/24 was another challenging year for charities, with fundraising an ongoing concern. However, with the dedicated support from our service users, our volunteers and our staff, we continued to provide much needed support to visually impaired people across Derby and Derbyshire.

b. Fundraising activities and income generation

Sight Support Derbyshire is a fundraising organisation and relies on this generated income in order to provide a full range of services. This fundraising activity is driven by the Fundraising Team, made up of a part time Fundraising and Marketing Lead, and a part time Fundraising Assistant. We do not use the services of any external, commercial fundraising companies.

Sight Support Derbyshire has signed up to the voluntary code of conduct issued by The Fundraising Regulator, ensuring that we comply with best practice in the sector. We have met all standards issued by The Fundraising Regulator and have not received any complaints about our fundraising activities.

Over recent years there has been heightened awareness of the unscrupulous fundraising activities carried out by some charities (or companies acting on their behalf). Sight Support Derbyshire has an approach to fundraising that ensures donors and potential donors are respected and valued. This means:

- We never make unreasonable or persistent approaches for the purpose of soliciting or otherwise procuring money or other property on behalf of the charity.
- We would never place undue pressure on a person to give money or other property.
- We would never intrude on a person's privacy.

Sight Support Derbyshire fully complies with the General Data Protection Regulations. Our fundraising data is kept on E Tapestry, a specialist fundraising data management tool that allows us to monitor GDPR compliance and to ensure that our donor preferences are respected. As a local fundraising charity, we rely on our continued positive reputation in all of our activities.

Trustees continue to monitor our fundraising income and opportunities. Community fundraising continues to be

Achievements and performance (continued)

down, most probably due to people no longer carrying cash, and also the cost of living pressures being faced.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

The results for the year showed a net income of £17,671 with the level of free reserves amounting to £319,939 at the year end.

Whilst there can be no certainty with regard to future income, the Trustees confirm there is no reason to believe that funding will not be maintained. The Trustees believe it is appropriate for the accounts to be prepared on a going concern basis.

b. Reserves policy

During 2023/24 Sight Support Derbyshire Trustees reviewed the charity's reserves policy and found it to be still relevant. The policy acknowledges its duty to balance the needs of current and future beneficiaries of the charity and to have sufficient reserves to cover known liabilities and contingencies, absorb setbacks, and take advantage of change and opportunity.

In line with the current reserves policy, Sight Support Derbyshire aims to have a minimum level of reserves of £250,000. In the event that reserves fall below this lower threshold, Sight Support Derbyshire will aim to restore the level of reserves over an agreed period. Should reserves exceed the upper threshold of £350,000 Sight Support Derbyshire will take action to reduce reserves over an agreed period.

The charity had total reserves carried forward at 31 March 2024 of £814,079, of which, £88,859 are restricted reserves.

Unrestricted reserves at 31 March 2024 are £725,220, of which, £384,160 remains invested in the office premises, leaving £319,939 as free reserves. The free reserves sit comfortably within the upper and lower levels of the Reserves Policy.

c. Principal risks and uncertainties

A corporate risk plan has been developed which provides an annual review of the key risks the charity may face. It also highlights what systems and procedures have been put in place to mitigate these risks and minimise any potential negative impact should any of the risks materialise. The plan is divided into six areas, in line with Charity Commission guidance:

1. Governance risks
2. Operational risks
3. Financial risks
4. External risks
5. Compliance (law and regulatory)
6. Other

The Trustees consider the key risks facing the charity are the short-term nature of the main contracts and the possibility of remaining grants being reduced or cut; challenges of staff recruitment and retention; challenges posed by external I.T threats. Suitable mitigations for these identified risks are identified in the corporate risk plan that is updated annually and as risk levels change.

A system of internal controls is also in place, designed to provide reasonable but not absolute assurance against material misstatement or loss. These include:

- Delegation of authority with separation of duties as far as staffing will allow.
- Business objectives and budget approved by the Trustees.
- Regular consideration of financial progress against budgets.
- Identification and management of risks and the arrangement of appropriate insurance cover.
- An intention to maintain awareness of current and new legislation which is relevant to the business of the charity.

Structure, governance and management

a. Constitution

The charity is a charitable company limited by guarantee and was incorporated on 7 February 2000. It is governed by its Memorandum and Articles of Association. The charitable company began its operations on 1 April 2001 when all assets, liabilities, contractual arrangements, activities and work in progress were transferred from a charity known as Derbyshire Association for the Blind charity number 213876. Since 2012 Derbyshire Association of the Blind Limited has traded as Sight Support Derbyshire – SSD.

In 2019 the Memorandum and Articles of Association were changed, to broaden potential charity beneficiaries and to reduce the minimum number of Trustees from eight to four.

b. Methods of appointment or election of Trustees

A Board of not less than four and up to twenty Directors/Trustees who are elected at the Annual General Meeting governs Derbyshire Association of the Blind Limited. The Board aims to have membership of one third of visually impaired people. The Trustees serve for three years and may be re elected. Vacancies during the year may be filled by co option. All new Trustees are recruited through an agreed process which includes a written application form, take up of references and once accepted a Board induction programme. The Board has met six times in the financial year 2023/24.

c. Organisational structure and decision-making policies

The charity's key management personnel are considered to be the Senior Management Team including the Chief Executive. Their remuneration is set by the Board of Trustees and is based on salary levels of similar positions within the sector.

The Board of Trustees oversees the strategic direction of the charity. Meetings take place every two months and cover finances, policy, review of services, H&S, safeguarding, H.R and any other relevant business. There is a Finance Committee that meets as required and reports to main Board. Trustees have appointed a Chief Executive Officer to manage the day to day operation of the charity. The CEO has delegated authority within terms of delegation approved by the Trustees, for operational matters including finance, employment, service design and delivery and other related activity.

Structure, governance and management (continued)

d. Policies adopted for the induction and training of Trustees

Derbyshire Association of the Blind Limited has documented the policies and practices employed by the charity in the delivery of its services and these include (inter alia):

- An equal opportunities policy
- A recruitment and staffing policy
- A health and safety policy
- A volunteers' policy
- A risk management policy

All new Trustees undergo a tailored induction programme which includes briefing them on their legal obligations under Charity and Company law; the content of the Memorandum and Articles of Association; Board meeting and decision making process; business aims; risk management and recent financial performance. During the induction process new members have the opportunity to visit the offices, meet key staff and visit the charity's services.

All Trustees are notified of any relevant training courses, workshops and seminars relating to their roles. Occasional training is delivered before Board meetings.

e. Related party relationships

Sight Ed Limited

Sight Ed Limited was the wholly owned subsidiary trading company of Derbyshire Association of the Blind Ltd and had its own board of Directors. Having been dormant, and not trading for several years, the Directors of the company decided to wind up. The company was closed during the year (dissolved January 2024.)

Plans for future periods

Despite the financial pressures being felt by all charities we remain strong and determined to continue to provide quality services to the thousands of blind and visually impaired people who depend upon us. To that end, in the coming year we will be focusing on the following:

- With the success of the new befriending scheme, we will be actively looking for ongoing funding beyond the initial two years. Not due to end until July 2025, we know that securing funding is often difficult and takes time, which is why will begin our applications early to try and avoid any break in services.
- Taking steps to ensure the continuation of all existing services including seeking funding for those services whose funding is due to end.
- Building on our links with statutory and community organisations, aiming to ensure that the needs of visually impaired people in Derbyshire are met.
- Maintaining (and where possible increasing) the numbers of visually impaired people we support across the City and County.
- Striving to increase our ECLO service at Royal Derby Hospital, from three funded days to five each week.
- Linking with other visual impairment charities across the region (and where relevant country) to look at new innovation and best practice to inform our future work.
- Updating policies and procedures to ensure they reflect legislation, best practice and our working arrangements.
- Working with the Board to increase Board membership based on our skills analysis.

Plans for future periods (continued)

- Working to ensure we remain a good employer in order to attract new staff when needed.
- Look at succession planning across the organisation.
- Review the Rehabilitation Apprenticeship in place, and consider another opportunity for a member of SSD staff.

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, 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;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Bates Weston Audit Ltd, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Mr M Wilson MA (Oxon)
(Chair of Trustees)
Date: 27 November 2024

Independent auditors' report to the Members of Derbyshire Association of the Blind Limited

Opinion

We have audited the financial statements of Derbyshire Association of the Blind Limited (the 'charity') for the year ended 31 March 2024 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material

misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditors' responsibilities for the audit of the financial statements

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

expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Based on our understanding of the company and industry in which it operates, we considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006. Audit procedures performed by the engagement team included:

- Enquiry of management around actual and potential litigation and claims;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Wayne Thomas FCA (Senior Statutory Auditor)
for and on behalf of
Bates Weston Audit Ltd
Statutory Auditors
Chartered Accountants
Canal Street
Derby
DE1 2RJ

12 December 2024

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 March 2024

	Note	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Income from:					
Donations and legacies	4	**103,702**	**50,953**	**154,655**	*180,360*
Charitable activities	5	**394,422**	**9,791**	**404,213**	*380,366*
Other trading activities	6	**-**	**8,125**	**8,125**	*13,933*
Investments		**-**	**11,737**	**11,737**	*3,153*
Other income		**-**	**500**	**500**	*-*
Total income		**498,124**	**81,106**	**579,230**	*577,812*
Expenditure on:					
Raising funds	7	**-**	**45,134**	**45,134**	*44,522*
Charitable activities	8	**497,027**	**19,398**	**516,425**	*531,293*
Total expenditure		**497,027**	**64,532**	**561,559**	*575,815*
Net income		**1,097**	**16,574**	**17,671**	*1,997*
Transfers between funds	17	**(15,152)**	**15,152**	**-**	*-*
Net movement in funds		**(14,055)**	**31,726**	**17,671**	*1,997*
Reconciliation of funds:					
Total funds brought forward		**102,914**	**693,494**	**796,408**	*794,411*
Net movement in funds		**(14,055)**	**31,726**	**17,671**	*1,997*
Total funds carried forward		**88,859**	**725,220**	**814,079**	*796,408*

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

The notes on pages 19 to 36 form part of these financial statements.

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)
Registered number: 03920526

Balance sheet
As at 31 March 2024

	Note		2024 £		*2023* *£*
Fixed assets					
Tangible assets	12		**384,160**		*388,080*
Investments	13		**5,000**		*5,100*
			389,160		*393,180*
Current assets					
Stocks		**1,784**		*2,206*	
Debtors	14	**29,746**		*32,970*	
Investments	15	**358,685**		*206,550*	
Cash at bank and in hand		**103,322**		*234,600*	
		493,537		*476,326*	
Creditors: amounts falling due within one year	16	**(68,618)**		*(73,098)*	
Net current assets			**424,919**		*403,228*
Total assets less current liabilities			**814,079**		*796,408*
Total net assets			**814,079**		*796,408*

Balance sheet (continued)
As at 31 March 2024

	Note		2024 £		*2023 £*
Charity funds					
Restricted funds	17		**88,859**		*102,914*
Unrestricted funds					
Designated funds	17	**405,281**		*388,080*	
General funds	17	**319,939**		*305,414*	
Total unrestricted funds	17		**725,220**		*693,494*
Total funds			**814,079**		*796,408*

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Mr M Wilson MA (Oxon)
(Chair of Trustees)

Date: 27 November 2024

The notes on pages 19 to 36 form part of these financial statements.

Statement of cash flows
For the year ended 31 March 2024

	2024 £	*2023* *£*
Cash flows from operating activities		
Net cash used in operating activities	**9,119**	*(7,451)*
Cash flows from investing activities		
Dividends, interests and rents from investments	**11,737**	*3,153*
Net cash provided by investing activities	**11,737**	**3,153**
Change in cash and cash equivalents in the year	**20,856**	**(4,298)**
Cash and cash equivalents at the beginning of the year	**441,150**	*445,448*
Cash and cash equivalents at the end of the year	**462,006**	*441,150*

The notes on pages 19 to 36 form part of these financial statements

Notes to the financial statements
For the year ended 31 March 2024

1. General information

The charity is a company limited by guarantee. The members of the company are the Trustees named within legal and administrative information. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Derbyshire Association of the Blind Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

2.2 Going concern

The Trustees have prepared forecasts of income and expenditure and cash flow for a period of 12 months from approval of these financial statements which show that they will be able to operate within the facilities available to them. Therefore, the Trustees believe that it is appropriate to prepare the accounts on a going concern basis.

2.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

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 as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

2. Accounting policies (continued)

2.3 Income (continued)

Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the report of the Trustees'.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	1%	straight line
Motor vehicles	-	20%	straight line
Office equipment	-	25%	straight line

2. Accounting policies (continued)

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

Investments in subsidiaries are valued at cost less provision for impairment.

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.12 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. Accounting policies (continued)

2.13 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight-line basis over the lease term.

2.14 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.15 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 charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and judgements:

Support costs are allocated to activities based on the percentage of direct costs relating to each activity. Support costs are only allocated to restricted funds where the conditions of the funding allows.

Notes to the financial statements
For the year ended 31 March 2024

4. Income from donations and legacies

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Grants				
BBC Children in Need	9,769	-	**9,769**	*10,421*
Derby Royal Hospital	15,000	-	**15,000**	*15,000*
Masonic Charitable Foundation	-	-	**-**	*30,000*
NHS Derby and Derbyshire Integrated Care Board	36,592	-	**36,592**	*36,592*
Postcode Community Trust	-	-	**-**	*18,700*
The Kentown Wizard Foundation	-	-	**-**	*7,207*
The Molly Forster Charitable Trust	9,679	-	**9,679**	*16,585*
The WILL Charitable Trust	10,000	-	**10,000**	*-*
Grants <£5k	22,662	13,100	**35,762**	*14,935*
	103,702	13,100	**116,802**	*149,440*
Donations	-	23,450	**23,450**	*21,320*
Legacies	-	14,403	**14,403**	*9,600*
	-	37,853	**37,853**	*30,920*
	103,702	50,953	**154,655**	*180,360*
Total 2023	*142,590*	*37,770*	*180,360*	

5. Income from charitable activities

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Social events	1,537	-	**1,537**	*1,077*
Statutory contracts	392,885	-	**392,885**	*373,742*
Sale of goods	-	9,791	**9,791**	*5,547*
	394,422	9,791	**404,213**	*380,366*
Total 2023	*374,819*	*5,547*	*380,366*	

6. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Fundraising activities	8,125	**8,125**	*13,933*
Total 2023	*13,933*	*13,933*	

7. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Fundraising costs	12,280	**12,280**	*13,483*
Fundraising costs - wages and salaries	32,854	**32,854**	*31,039*
	45,134	**45,134**	*44,522*
Total 2023	*44,522*	*44,522*	

8. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £	*Total funds 2023 £*
VIP Assessment & Rehabilitation Services	259,545	48,334	**307,879**	*329,182*
VIP Specialist Equipment Supplies	98,597	18,461	**117,058**	*102,519*
Hospital Eye Clinic Information Service	48,690	9,067	**57,757**	*58,233*
VIP Social & Sporting Activities	22,621	4,213	**26,834**	*34,570*
Resource Centre Chesterfield	5,814	1,083	**6,897**	*6,789*
	435,267	81,158	**516,425**	*531,293*
Total 2023	*413,250*	*118,043*	*531,293*	

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2024 £	*Total funds 2023 £*
Staff costs	**64,169**	*81,787*
Other support costs	**16,989**	*23,398*
Moving costs	**-**	*12,858*
	81,158	*118,043*

9. Auditors' remuneration

	2024 £	*2023 £*
Fees payable to the charity's auditor for the audit of the annual accounts	**6,050**	*5,750*
Fees payable to the charity's auditor in respect of:		
All non-audit services not included above	**1,050**	*1,000*

10. Staff costs

	2024 £	*2023 £*
Wages and salaries	**354,661**	*360,726*
Social security costs	**19,781**	*21,382*
Pension costs	**12,750**	*11,873*
	387,192	*393,981*

The average number of persons employed by the charity during the year was as follows:

	2024	*2023*
Charitable activities	**12**	*13*
Fundraising	**2**	*2*
Management and administration	**4**	*4*
	18	*19*

10. Staff costs (continued)

No employee received remuneration amounting to more than £60,000 in either year.

The total amount of employee benefits received by key management personnel as disclosed on page 1 is £124,458 (2023: £138,466).

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2023 - £NIL)*.

During the year ended 31 March 2024, expenses totaling £322 were reimbursed to 2 Trustees (2023 - *£276 to 2 Trustees)* in relation to their roles as volunteers.

12. Tangible fixed assets

	Freehold property £	Motor vehicles £	Office equipment £	Total £
Cost				
At 1 April 2023	**392,000**	**8,340**	**25,890**	**426,230**
Disposals	**-**	**-**	**(652)**	**(652)**
At 31 March 2024	**392,000**	**8,340**	**25,238**	**425,578**
Depreciation				
At 1 April 2023	**3,920**	**8,340**	**25,890**	**38,150**
Charge for the year	**3,920**	**-**	**-**	**3,920**
On disposals	**-**	**-**	**(652)**	**(652)**
At 31 March 2024	**7,840**	**8,340**	**25,238**	**41,418**
Net book value				
At 31 March 2024	**384,160**	**-**	**-**	**384,160**
At 31 March 2023	*388,080*	*-*	*-*	*388,080*

13. Fixed asset investments

	Investments in subsidiary companies £	National Savings bonds £	Total £
Cost			
At 1 April 2023	**100**	**5,000**	**5,100**
Disposals	**(100)**	**-**	**(100)**
At 31 March 2024	**-**	**5,000**	**5,000**

14. Debtors

	2024 £	*2023 £*
Due within one year		
Trade debtors	**6,704**	*15,088*
Other debtors	**1,449**	*1,484*
Prepayments and accrued income	**21,593**	*16,398*
	29,746	*32,970*

15. Current asset investments

	2024 £	*2023 £*
Cash on deposit	**358,685**	*206,550*

16. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	**16,721**	*9,122*
Other taxation and social security	**17,718**	*18,431*
Other creditors	**215**	*485*
Accruals and deferred income	**33,964**	*45,060*
	68,618	*73,098*

	2024 £	2023 £
Deferred income at 1 April 2023	**32,072**	*46,523*
Resources deferred during the year	**22,614**	*31,982*
Amounts released from previous periods	**(31,982)**	*(46,433)*
	22,704	*32,072*

Deferred income at the 31 March 2024 relates to grant income received by the charity, where the grant conditions requires income to be utilised in a particular period.

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Fixed asset fund	**388,080**	**-**	**(3,920)**	**-**	**384,160**
Staff development fund	**-**	**-**	**-**	**21,121**	**21,121**
	388,080	**-**	**(3,920)**	**21,121**	**405,281**
General funds					
General Funds	**305,414**	**81,106**	**(60,612)**	**(5,969)**	**319,939**
Total Unrestricted funds	**693,494**	**81,106**	**(64,532)**	**15,152**	**725,220**
Restricted funds					
Chesterfield Resource centre	**-**	**-**	**(5,814)**	**5,814**	**-**
Sports Social & Leisure	**6,074**	**14,650**	**(9,078)**	**-**	**11,646**
Living Well at Home project	**21,121**	**36,592**	**(26,333)**	**(21,121)**	**10,259**
Hospital Services	**21,492**	**56,612**	**(56,546)**	**-**	**21,558**
Children's & Young People's Services	**20,441**	**20,498**	**(17,353)**	**-**	**23,586**
Derbyshire County Services Contract	**-**	**235,344**	**(235,545)**	**201**	**-**
Derbys County Rehab Equipment	**-**	**13,631**	**(13,645)**	**14**	**-**
Low Vision Services	**-**	**110,297**	**(109,181)**	**-**	**1,116**
Befriending project	**30,000**	**10,500**	**(23,532)**	**-**	**16,968**
Legacy Income	**3,786**	**-**	**-**	**(60)**	**3,726**
Income for capital project	**-**	**-**	**-**	**-**	**-**
	102,914	**498,124**	**(497,027)**	**(15,152)**	**88,859**
Total of funds	**796,408**	**579,230**	**(561,559)**	**-**	**814,079**

17. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2022 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2023* £
Unrestricted funds					
Designated funds					
Fixed asset fund	*392,000*	*-*	*(3,920)*	*-*	*388,080*
General funds					
General Funds	*343,577*	*60,403*	*(88,709)*	*(9,857)*	*305,414*
Total Unrestricted funds	*735,577*	*60,403*	*(92,629)*	*(9,857)*	*693,494*
Restricted funds					
Chesterfield Resource centre	*-*	*-*	*(5,281)*	*5,281*	*-*
Sports Social & Leisure	*900*	*21,026*	*(15,852)*	*-*	*6,074*
Living Well at Home project	*15,336*	*36,592*	*(30,807)*	*-*	*21,121*
Hospital Services	*21,783*	*52,862*	*(53,153)*	*-*	*21,492*
Children's & Young People's Services	*1,081*	*36,799*	*(17,439)*	*-*	*20,441*
Derbyshire County Services Contract	*2,325*	*228,491*	*(234,958)*	*4,142*	*-*
Derbys County services b/f for BEGIN IT	*715*	*-*	*(715)*	*-*	*-*
Derbys County Rehab Equipment	*-*	*20,191*	*(20,191)*	*-*	*-*
Low Vision Services	*-*	*91,448*	*(91,882)*	*434*	*-*
Befriending project	*-*	*30,000*	*-*	*-*	*30,000*
Moving Office	*12,858*	*-*	*(12,858)*	*-*	*-*
Legacy Income	*3,836*	*-*	*(50)*	*-*	*3,786*
	58,834	*517,409*	*(483,186)*	*9,857*	*102,914*
Total of funds	*794,411*	*577,812*	*(575,815)*	*-*	*796,408*

17. Statement of funds (continued)

General
The general reserve represents the free funds of the charity which are not designated for particular purposes.

Designated
The fixed asset designated fund was established to assist in identifying those funds that are not free funds and represents the net book value of tangible fixed assets. The balance on the designated fund is reviewed by the Trustees at the year end and adjusted by a transfer to the general reserve for the depreciation charge in the year, after taking into account additions and disposals.

The Living Well at Home project is a grant funded service. With all key performance indictors met, underspend on the grant was accumulating and so after taking advice, it was agreed by Trustees that the underspend would be designated for staff development. This fund allows staff to access a broad range of training and development opportunities to further the cause of the charity.

Transfers are made from unrestricted funds to cover any restricted funds in deficit. Where funds have ended and underspend will not be clawed back from the funder, a transfer is made to unrestricted funds.

Restricted
The purposes of the restricted funds are as follows:

Sports, social and leisure services
This provides sports and leisure services for visually impaired people. Main groups run in Derby and surrounding areas including Matlock and Long Eaton. Groups include swimming and bowling as well as trips out. Due to Covid face-to-face groups were postponed indefinitely and telephone conferencing activities developed for some service users.

Living well - Health at home
People with sight loss often become socially isolated or need support coming to terms with their eye condition. This service provides a six session intervention to people who have sight loss and live with a secondary health condition. It aims to improve confidence, maintain independence and reduce reliance on NHS services. Service delivery changed over the year as home visits were stopped and more assessment and delivery was done remotely by phone. Well-being newsletters were also developed and posted out in accessible formats to service users.

Hospital services
Staff and volunteers are present in all Derbyshire hospitals where registration of sight loss takes place. The service provides practical help, information and emotional support to patients in the eye clinic and their family and friends. The northern hospitals; Chesterfield Royal Hospital, Buxton Cavendish and Whitworth are funded by Chesterfield Royal Hospital Charitable Trust. The southern hospitals; Royal Derby Hospital and Ripley and Ilkeston Hospitals are partly funded by Royal Derby Hospital.

Children's and young people's services
Over the year the service moved 'on-line' and group activities were held remotely. I.T. equipment, funded from a Children in Need grant allowed us to set up and deliver this service and response from children and their families was very positive. Other aspects of these services were postponed due to access to activities being stopped – e.g. children's one-to-one swimming support.

Derbyshire County services contract rehabilitation
These services are commissioned by Derbyshire County Council and are provided by suitably qualified Rehabilitation Workers at Sight Support Derbyshire. Rehabilitation Workers visit visually impaired people in their own homes and work out an individual plan focusing on mobility, independent living and communication. Our Rehab Workers also refer into other SSD services to ensure that people are getting the right support at the right time. Working with the Council a new 'Covid safe' model of delivery was agreed with assessment and signposting done remotely. Some doorstep deliveries took place and during periods of the year where Covid Lockdowns were relaxed, some outdoor mobility sessions also took place.

Derbyshire County Rehab Equipment
This income was specifically given for the purchase of rehabilitation equipment.

Low vision services
The Low Vision Aid Scheme is funded by the Derbyshire CCGs and supplies equipment such as magnifiers, lamps and shaded spectacles to enable visually impaired people to maximise the use of residual vision. The service is free of charge to users and SSD works alongside optometrists to assess clients in their own homes and to supply equipment. This service was changed to a remote assessment with service users and delivery of equipment mainly by post, with follow up support where needed.

Befriending Service
A two year grant for befriending was awarded by the The Masonic Charitable Foundation. The new service will involve the recruitment of face to face and telephone volunteers to support visually impaired service users feel better connected. Providing a regular contact, a listening ear, and someone to chat with about shared interests, the service aims to help fifty visually people over the two year project.

Income for capital project
This was a capital grant to help with the purchase of our Derby Office.

Income for moving office
This was a grant we applied for to help with the office relocation in Derby.

Legacy income
This legacy income was specifically given for the purchase of low vision equipment.

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	**388,080**	**-**	**(3,920)**	**21,121**	**405,281**
General funds	**305,414**	**81,106**	**(60,612)**	**(5,969)**	**319,939**
Restricted funds	**102,914**	**498,124**	**(497,027)**	**(15,152)**	**88,859**
	796,408	**579,230**	**(561,559)**	**-**	**814,079**

Summary of funds - prior year

	Balance at 1 April 2022 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2023* £
Designated funds	*392,000*	*-*	*(3,920)*	*-*	*388,080*
General funds	*343,577*	*60,403*	*(88,709)*	*(9,857)*	*305,414*
Restricted funds	*58,834*	*517,409*	*(483,186)*	*9,857*	*102,914*
	794,411	*577,812*	*(575,815)*	*-*	*796,408*

19. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	-	384,160	**384,160**
Fixed asset investments	-	5,000	**5,000**
Current assets	111,563	381,974	**493,537**
Creditors due within one year	(22,704)	(45,914)	**(68,618)**
Total	88,859	725,220	**814,079**

19. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior period

	Restricted funds 2023 £	*Unrestricted funds 2023 £*	*Total funds 2023 £*
Tangible fixed assets	*-*	*388,080*	*388,080*
Fixed asset investments	*-*	*5,100*	*5,100*
Current assets	*134,986*	*341,340*	*476,326*
Creditors due within one year	*(32,072)*	*(41,026)*	*(73,098)*
Total	*102,914*	*693,494*	*796,408*

20. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	*2023 £*
Net income for the period (as per Statement of Financial Activities)	**17,671**	*1,997*
Adjustments for:		
Depreciation charges	**3,920**	*3,920*
Dividends, interests and rents from investments	**(11,737)**	*(3,153)*
Loss on disposal of investments	**100**	*-*
(Increase)/Decrease in stocks	**422**	*332*
(Increase)/Decrease in debtors	**3,224**	*11,547*
Increase/(Decrease) in creditors	**(4,481)**	*(22,094)*
Net cash provided by/(used in) operating activities	**9,119**	*(7,451)*

21. Analysis of cash and cash equivalents

	2024 £	*2023 £*
Cash at bank	**103,321**	*234,600*
Cash on deposit	**358,685**	*206,550*
Total cash and cash equivalents	**462,006**	*441,150*

22. Analysis of changes in net debt

	At 1 April 2023	Cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	**234,600**	**(131,278)**	**103,322**
Liquid investments	**206,550**	**152,135**	**358,685**
	441,150	**20,857**	**462,007**

23. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund.

The amount of outstanding pension contributions at the year end was £nil (2023 – £nil).

24. Related party transactions

The charity has not entered into any related party transactions during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2024 (2023: £nil).

DERBYSHIRE ASSOCIATION OF THE BLIND LTD

England & Wales - Charity number 1080986

Accounts

Registered number: 03920526
Charity number: 1080986

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

Trustees' report and financial statements

For the year ended 31 March 2023

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
(A company limited by guarantee)

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DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

Reference and administrative details of the charity, its Trustees and advisers
For the year ended 31 March 2023

Trustees	Mr M Wilson MA (Oxon), Chair Mr R Gill FCA, Treasurer Miss L Moore, Vice Chair (resigned 29 November 2022) Mrs D Goma (resigned 29 November 2022) Ms J Sharp Mr M Connell
Company registered number	03920526
Charity registered number	1080986
Registered office	2a Wentworth House Vernon Gate Derby DE1 1UR
Key management personnel	Ms C Winfield - CEO Ms A Daw - Finance manager Mr P Bowler - Southern services manager (resigned 11 August 2022) Mr R Gosai - Rehab manager (resigned 9 September 2022) Ms R Graham - Operations service manager (appointed 18 July 2022)
Independent auditors	Bates Weston Audit Ltd Statutory Auditors Chartered Accountants Canal Street Derby DE1 2RJ
Bankers	Lloyds Bank 812 Osmaston Road Allenton Derby DE24 9AA

Trustees' report
For the year ended 31 March 2023

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 April 2022 to 31 March 2023. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

The charity's objectives are to provide relief and support to people of all ages, particularly people who are visually impaired and living in Derby, Derbyshire or surrounding areas. Its aim is to enhance the quality of life for these people and their carers by raising the resources necessary to provide a comprehensive range of supportive services and activities throughout the area. The charity also works to educate the public and promote understanding about eye health and sight loss in order to prevent avoidable sight loss.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Grant-making policies

The charity does not make grants to other organisations or individuals as part of its work. From time to time, the charity applies for grants from specific charitable trusts for the purchase of equipment for individual beneficiaries. Most recently this has been for specialist swimming goggles and the cost of one-to-one swimming lessons for visually impaired children. Grant income is restricted to this particular activity.

c. Volunteers

Our volunteers lie at the heart of our service delivery efforts. It is because of their selfless and dedicated service we are able to reach out to so many blind and visually impaired people and people in need throughout Derbyshire. In 2022/23 we retained 80 volunteers. Many had been 'stood down' over the Covid restrictions, but during the year we did have more volunteers come back to offer their support.

Having been without a permanent Volunteer Coordinator since 2020, we took the decision to advertise for a part time person. We were successful with that recruitment and we had someone in post by May 2023.

Moving forward we aim to recruit new volunteers and to provide structured support to those already working with us. We know from past experience that without our loyal and dedicated volunteers we cannot provide the wide range of support services to our beneficiaries.

Each year we check the status of our volunteers with each volunteer's line manager to ensure that we have up-to-date information and we remove 'non-active' volunteers from the register. This ensures that all of our volunteers are well managed and their training and experience is up-to-date and relevant. We are proud that many of our volunteers have demonstrated commitment and loyalty to the charity, with a significant number having given more than three years of service and many with over ten years.

Objectives and activities (continued)

d. Main activities undertaken to further the charity's purposes for the public benefit

The charity supports people with sight loss, taking referrals from hospital eye clinics, from a range of professionals and directly from visually impaired people. A range of services is available, including Eye Clinic Liaison Officers at the two main hospitals in Derbyshire; telephone helpline; rehabilitation services; low vision services; resource centres; information and advice events; living well and befriending schemes; social activities; and children and young people activities.

The Trustees use various measures to track the success of the charity over the year. Measures include financial monitoring against budget; project performance against agreed funder criteria and KPI's; staff and service use feedback; regular monitoring of any accidents, Health & Safety issues, safeguarding alerts, complaints and compliments; any operational performance agreed at Board meetings.

Regular awareness raising events are run to promote good eye health, the benefits of a healthy lifestyle, and the importance of regular eye tests.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Over the past year we have seen our services return to 'more normal' delivery as the impact of the Covid pandemic lessened. Face-to-face service delivery has once again become the norm, and our group activities have resumed. We have been mindful that while some people were keen to get back to face-to-face services, after nearly three years of Covid restrictions, some people were nervous of more community-based interaction. We have worked hard to reassure people that our services are safe, and we have provided additional support for some people to get out and about.

"I hadn't been out much at all over Covid, and I wasn't sure if I wanted to come today, but I am so glad that I did. I've learnt so much and someone is going to come out and see me to help me see things better in the kitchen."
Mrs N, following a VIP information event, February 2023

Our low vision and rehabilitation services have been busy with new referrals and also visiting people who needed a follow-up after receiving telephone or doorstep support over Covid. We wanted to ensure that people had received the best and most appropriate service and were not just relying on a 'temporary fix' to a problem.

Case study – Adult Services
Mr. P had first received support from us in December 2021 when we carried out a remote low vision assessment. An eye chart had been posted out to him and a telephone follow-up allowed staff to assess the level of magnification he required. A hand-held magnifier was sent out to him by post. He was also told about how to make best use of natural light around his home.

In April 2023 a follow-up telephone call was made to him to find out how he was getting on, and to see if there was anything further that we could help with. Mr P was struggling with settings on his heating thermostat and with different control markings around his home. A rehabilitation support visit was arranged.

One of our Rehabilitation Support Workers was able to visit him in his home and do an assessment. His heating thermostat and oven controls were marked with bump-ons (brightly coloured, tactile stickers) so that he could easily find the most used controls. While there, staff also provided him with a liquid level indicator to help limit scolding risks when making hot drinks. They demonstrated how he could re-arrange simple things in his kitchen to make best use of his residual vision. By moving the kettle and drink making equipment to the kitchen side with the window, Mr. P was better able to see what he was doing.

Objectives and activities (continued)

Finally, the member of staff checked to see if the magnifier he had received was suitable. He was very happy with it and said how much it had helped him, and that he used it all the time. He did still struggle to read print when seated in his lounge, where he tended to spend most evenings. The member of staff looked at lighting and provided him with a day-light floor lamp, positioned behind his usual chair. The additional light meant that he was able to use his magnifier and could then see his television magazine.

Mr P contacted Sight Support Derbyshire to say how pleaded he was with the service:

“I was already pleased with the magnifier that you’d sent me, as it helped so much. When (staff member) came out she showed me how to use the new lamp, moving it behind my chair so that I can see the TV magazine again. I can also now turn my own central heating up and down. Before I used to have to wait for my daughter to come because I couldn’t see the numbers. Thank you for everything you’ve done.”

Over the Covid restrictions most of our work with children and young people was moved on-line, with regular sessions run via Zoom group calls. This year we resumed face-to-face work with the groups and all of the children and young people were keen to get back to group activities. Evening visits to ‘Clip ’n Climb’ and trampolining proved popular. The programme of school holiday activities was developed with the group members and included trips to Alton Towers, Chatsworth Farm, Accessible Bikes, and other places of interest.

Case Study - Children’s Service
Child B joined the group in April 2022 and was very shy and reserved. On the first few activities he stayed very close to his mum and he struggled to interact with other children or with the SSD worker. It was on a visit to the farm during the school holidays that he was encouraged to feed some of the animals, and he began to talk to the SSD worker. She encouraged him to show some other members of the group how to feed the horses, which he did. From there he began to interact more with the other group members. Over the summer programme it was clear how much his confidence had grown and just how much he enjoyed the activities.

SSD Children & Young People’s Worker said:

“B is now very much part of the group. It has been really rewarding to see him flourish and grow in confidence. He has gone from a child who rarely left his mum’s side, to a member of the group who is always willing to try new things and he tries to encourage others to get involved.”

B’s mum said:
“I never thought I’d see him take part in things like climbing and football (goal ball). He is so shy at school and he hates P.E! He loves coming to the SSD group, and I think it is so important for him to be able to mix with other children who struggle to see.”

B said:
“I love climbing to the top of the tower. At first I didn’t think I could do it, but now I go up all the time!”

Other work
Over the year we sent out three newsletters to 5,000 visually impaired service users on our data base. The newsletters contained information about our services, new developments, and how people could contact us. The newsletters were sponsored by several VI equipment providers whose information we shared with the relevant mail- out. All newsletters were made available as downloads from our website (in suitable formats for talking software) and as audio files.

We continued to network with other local and national service providers to make sure that we were up-to-date with relevant information that we could share with our service users.

Objectives and activities (continued)

We provided advice and support to carers, and to professionals working with visually impaired people. This took the form of telephone advice, mailed-out information, one-to-one support to help with specific issues (such as sighted guiding for family members) and training to groups of staff and volunteers.

Achievements and performance

a. Main achievements of the charity

Key achievements 2022/23

Contracts and funding from some of our statutory partners have been difficult to predict. Local Authorities and the Integrated Care Board are all facing increasing financial pressures, and this is reflected in their ability to provide any mid-to-longer-term commitment to their future service requirements and available funding. We have continued to work with these funders to clearly identify the need for our services and what they achieve in terms of positive outcomes for visually impaired people.

Due to Covid, the work we deliver under contract to Derbyshire County Council was rolled-over for a further year. However, the work providing advice, information and support to visually impaired people in Derbyshire was put out to tender over the summer of 2022. Building on our experience in service delivery, and our previous achievements, we were successful in our bid and were awarded a five year contract, with an option for a further three years roll-over. This contract will provide some stability and allow for longer-term planning across the organisation.

Despite some staffing challenges, we managed to deliver rehabilitation services to 727 people in Derbyshire. We also ran 12 Visually Impaired People ('V.I.P') information days, attracting 430 people who came to find out about a range of services and equipment available to them. The mobile resource service, staffed predominantly by our volunteers set up 48 sessions and dealt with 427 enquiries.

"What a useful thing to come to. I have found out so much about what is available. I've made an appointment for someone to help me with a benefits check, and someone is coming to see me at home to help with things in my kitchen." (Attendee at a VIP day)

Our low vision service that we run under contract to the Integrated Care Board has continued and is now back to pre-Covid levels of support. We continue to work with approved community-based optometrists to support visually impaired people in Derby and Derbyshire to make the most of their residual vision.

Our two Eye Clinic Liaison Officers (ECLOs), based at Chesterfield Royal Hospital, and Royal Derby Hospital had contact with over 900 patients. Some were general advice and information, but many were patients who had been told at the Eye Clinic that they were being certified as sight impaired, or severely sight impaired (partially sighted, or blind). This is often devastating news for patients, and our ECLOs help them to understand what their diagnosis means and importantly, what help is available to them.

"The ECLO helped me to understand that my diagnosis wasn't the end. I was given lots of information and he set-up appointments for a specialist to come and see me at home to look at lighting and magnification. I know that my eyes will not get any better, but I am now making the most of what I can see." (Hospital patient Nov 2022)

Our 'Living Well' project grant was once again extended by the Integrated Care Board. There was a shift towards 'well-being' over the year, allowing us to support more vulnerable service users with accessing the help and support they needed. There was also a staff change during the year, with the retirement of the post-holder who had been in post since the project began back in April 2017; she had helped support over 360 people through the project.

Achievements and performance (continued)

The children's service continued to provide support to visually impaired children and young people and their families. One worker left and the service was covered by another experienced member of staff and the Service Manager, meaning there was no disruption to the service. A new worker was recruited towards the end of the year to carry the project forward and recruit new families to the service.

2022/23 was another challenging year for charities, with fundraising an ongoing concern. However, with the dedicated support from our service users, our volunteers and our staff, we continued to provide much needed support to visually impaired people across Derby and Derbyshire.

b. Fundraising activities and income generation

Sight Support Derbyshire is a fundraising organisation and relies on this generated income in order to provide a full range of services. This fundraising activity is driven by the Fundraising Team, made up of a part-time Grants, Legacies and Trusts Fundraiser, and a part-time Fundraising Assistant. We do not use the services of any external, commercial fundraising companies.

Sight Support Derbyshire has signed-up to the voluntary code of conduct issued by The Fundraising Regulator, ensuring that we comply with best practice in the sector. We have met all standards issued by The Fundraising Regulator and have not received any complaints about our fundraising activities.

Over recent years there has been heightened awareness of the unscrupulous fundraising activities carried out by some charities (or companies acting on their behalf). Sight Support Derbyshire has an approach to fundraising that ensures donors and potential donors are respected and valued. This means:

- We never make unreasonable or persistent approaches for the purpose of soliciting or otherwise procuring money or other property on behalf of the charity.
- We would never place undue pressure on a person to give money or other property.
- We would never intrude on a person's privacy.

Sight Support Derbyshire fully complies with the General Data Protection Regulations. Our fundraising data is kept on E-Tapestry, a specialist fundraising data management tool that allows us to monitor GDPR compliance and to ensure that our donor preferences are respected. As a local fundraising charity, we rely on our continued positive reputation in all of our activities.

Following the start of the Covid pandemic, three of our fundraising team were furloughed, with one later resigning and two being made redundant. Trustees continue to monitor our fundraising income and opportunities. Community fundraising continues to be down, most probably due to people no longer carrying cash, and also the cost of living pressures being faced.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

The results for the year showed a net income of £1,997 with the level of free reserves amounting to £305,414 at the year end.

Whilst there can be no certainty with regard to future income, the Trustees confirm there is no reason to believe that funding will not be maintained. The Trustees believe it is appropriate for the accounts to be prepared on a going concern basis.

b. Reserves policy

During 2022/23 Sight Support Derbyshire Trustees reviewed the charity's reserves policy and found it to be still relevant. The policy acknowledges its duty to balance the needs of current and future beneficiaries of the charity and to have sufficient reserves to cover known liabilities and contingencies, absorb setbacks, and take advantage of change and opportunity.

In line with the current reserves policy, Sight Support Derbyshire aims to have a minimum level of reserves of £250,000. In the event that reserves fall below this lower threshold, Sight Support Derbyshire will aim to restore the level of reserves over an agreed period. Should reserves exceed the upper threshold of £350,000 Sight Support Derbyshire will take action to reduce reserves over an agreed period.

The charity had total reserves carried forward at 31 March 2023 of £796,408, of which, £102,914 are restricted reserves.

Unrestricted reserves at 31 March 2023 are £693,494, of which, £388,080 remains invested in the office premises, leaving £305,414 as free reserves. The free reserves sit comfortably within the upper and lower levels of the Reserves Policy.

c. Principal risks and uncertainties

A corporate risk plan has been developed which provides an annual review of the key risks the charity may face. It also highlights what systems and procedures have been put in place to mitigate these risks and minimise any potential negative impact should any of the risks materialise. The plan is divided into six areas, in line with Charity Commission guidance:

1. Governance risks
2. Operational risks
3. Financial risks
4. External risks
5. Compliance (law and regulatory)
6. Other

The Trustees consider the key risks facing the charity are the short-term nature of the main contracts and the possibility of remaining grants being reduced or cut; challenges of staff recruitment and retention; challenges posed by external I.T threats. Suitable mitigations for these identified risks are identified in the corporate risk plan that is updated annually and as risk levels change.

A system of internal controls is also in place, designed to provide reasonable but not absolute assurance against material misstatement or loss. These include:

- Delegation of authority with separation of duties as far as staffing will allow.
- Business objectives and budget approved by the Trustees.
- Regular consideration of financial progress against budgets.
- Identification and management of risks and the arrangement of appropriate insurance cover.
- An intention to maintain awareness of current and new legislation which is relevant to the business of the charity.

Structure, governance and management

a. Constitution

The charity is a charitable company limited by guarantee and was incorporated on 7 February 2000. It is governed by its Memorandum and Articles of Association. The charitable company began its operations on 1 April 2001 when all assets, liabilities, contractual arrangements, activities and work in progress were transferred from a charity known as Derbyshire Association for the Blind - charity number 213876. Since 2012 Derbyshire Association of the Blind Limited has traded as Sight Support Derbyshire – SSD.

In 2019 the Memorandum and Articles of Association were changed, to broaden potential charity beneficiaries and to reduce the minimum number of Trustees from eight to four.

b. Methods of appointment or election of Trustees

A Board of not less than four and up to twenty Directors/Trustees who are elected at the Annual General Meeting governs Derbyshire Association of the Blind Limited. The Board aims to have membership of one third of visually impaired people. The Trustees serve for three years and may be re-elected. Vacancies during the year may be filled by co-option. All new Trustees are recruited through an agreed process which includes a written application form, take up of references and once accepted a Board induction programme. The Board has met six times in the financial year 2022/23.

c. Organisational structure and decision-making policies

The charity's key management personnel are considered to be the Senior Management Team including the Chief Executive. Their remuneration is set by the Board of Trustees and is based on salary levels of similar positions within the industry.

The Board of Trustees oversees the strategic direction of the charity. Meetings take place every two months and cover finances, policy, review of services, H&S, safeguarding, H.R and any other relevant business. There is a Finance Committee that meets as required and reports to main Board. Trustees have appointed a Chief Executive Officer to manage the day-to-day operation of the charity. The CEO has delegated authority within terms of delegation approved by the Trustees, for operational matters including finance, employment, service design and delivery and other related activity.

d. Policies adopted for the induction and training of Trustees

Derbyshire Association of the Blind Limited has documented the policies and practices employed by the charity in the delivery of its services and these include (inter alia):

- An equal opportunities policy
- A recruitment and staffing policy
- A health and safety policy
- A volunteers' policy
- A risk management policy

All new Trustees undergo a tailored induction programme which includes briefing them on their legal obligations under Charity and Company law; the content of the Memorandum and Articles of Association; Board meeting and decision making process; business aims; risk management and recent financial performance. During the induction process new members have the opportunity to visit the offices, meet key staff and visit the charity's services.

Structure, governance and management (continued)

All Trustees are notified of any relevant training courses, workshops and seminars relating to their roles. Occasional training is delivered before Board meetings.

e. Related party relationships

Sight Ed Limited

Sight Ed Limited is the wholly owned subsidiary trading company of Derbyshire Association of the Blind Ltd and has its own board of Directors. The company has become dormant and has not traded since 1 April 2017.

Plans for future periods

Despite the financial pressures being felt by all charities we remain strong and determined to continue to provide quality services to the thousands of blind and visually impaired people who depend upon us. To that end, in the coming year we will be focusing on the following:

- Following effective grant fundraising for developing a befriending scheme, we will ensure set-up and delivery of the service for visually impaired people in Derbyshire. Initially funded for two years, we hope that by demonstrating a need, we will attract ongoing funding.
- Taking steps to ensure the continuation of all existing services including seeking funding for those services whose funding is due to end.
- Using lessons learned during the coronavirus pandemic to develop service responses, particularly those reliant on technical solutions.
- Building on our links with statutory and community organisations, aiming to ensure that the needs of visually impaired people in Derbyshire are met.
- Maintaining (and where possible increasing) the numbers of visually impaired people we support across the City and County.
- Linking with other visual impairment charities across the region (and where relevant country) to look at new innovation and best practice to inform our future work.
- Updating policies and procedures to ensure they reflect legislation, best practice and our working arrangements.
- Working with the Board to increase Board membership based on a skills analysis.
- Working to ensure we remain a good employer in order to attract new staff when needed.
- Pursue the development of an apprenticeship route for qualified rehabilitation staff to relieve our own staffing shortages in this area, and to increase qualified staff in the broader field of visual impairment services.

Trustees' report (continued)
For the year ended 31 March 2023

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, 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;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Bates Weston Audit Ltd, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Mr M Wilson MA (Oxon)
(Chair of Trustees)
Date: 5 October 2023

Independent auditors' report to the Members of Derbyshire Association of the Blind Limited

Opinion

We have audited the financial statements of Derbyshire Association of the Blind Limited (the 'charity') for the year ended 31 March 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial

statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditors' responsibilities for the audit of the financial statements

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

expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Based on our understanding of the company and industry in which it operates, we considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006. Audit procedures performed by the engagement team included:

- Enquiry of management around actual and potential litigation and claims;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Wayne Thomas ACA (Senior Statutory Auditor)
for and on behalf of
Bates Weston Audit Ltd
Statutory Auditors
Chartered Accountants
Canal Street
Derby
DE1 2RJ

24 October 2023

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 March 2023

	Note	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Income from:					
Donations and legacies	4	**142,590**	**37,770**	**180,360**	*297,672*
Charitable activities	5	**374,819**	**5,547**	**380,366**	*361,868*
Other trading activities	6	**-**	**13,933**	**13,933**	*7,373*
Investments		**-**	**3,153**	**3,153**	*1,493*
Other income		**-**	**-**	**-**	*2,959*
Total income		**517,409**	**60,403**	**577,812**	*671,365*
Expenditure on:					
Raising funds	7	**-**	**44,522**	**44,522**	*39,679*
Charitable activities	8	**483,186**	**48,107**	**531,293**	*528,899*
Total expenditure		**483,186**	**92,629**	**575,815**	*568,578*
Net income/(expenditure)		**34,223**	**(32,226)**	**1,997**	*102,787*
Transfers between funds	17	**9,857**	**(9,857)**	**-**	*-*
Net movement in funds		**44,080**	**(42,083)**	**1,997**	*102,787*
Reconciliation of funds:					
Total funds brought forward		**58,834**	**735,577**	**794,411**	*691,624*
Net movement in funds		**44,080**	**(42,083)**	**1,997**	*102,787*
Total funds carried forward		**102,914**	**693,494**	**796,408**	*794,411*

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

The notes on pages 17 to 34 form part of these financial statements.

Balance sheet
As at 31 March 2023

	Note		2023 £		*2022 £*
Fixed assets					
Tangible assets	12		**388,080**		*392,000*
Investments	13		**5,100**		*5,100*
			393,180		*397,100*
Current assets					
Stocks		**2,206**		*2,538*	
Debtors	14	**32,970**		*44,517*	
Investments	15	**206,550**		*5,000*	
Cash at bank and in hand		**234,600**		*440,448*	
		476,326		*492,503*	
Creditors: amounts falling due within one year	16	**(73,098)**		*(95,192)*	
Net current assets			**403,228**		*397,311*
Total assets less current liabilities			**796,408**		*794,411*
Total net assets			**796,408**		*794,411*
Charity funds					
Restricted funds	17		**102,914**		*58,834*
Unrestricted funds	17		**693,494**		*735,577*
Total funds			**796,408**		*794,411*

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Mr M Wilson MA (Oxon)
(Chair of Trustees)
Date: 5 October 2023

The notes on pages 17 to 34 form part of these financial statements.

Statement of cash flows
For the year ended 31 March 2023

	2023 £	*2022* *£*
Cash flows from operating activities		
Net cash used in operating activities	**(7,451)**	*114,063*
Cash flows from investing activities		
Dividends, interests and rents from investments	**3,153**	*1,493*
Purchase of tangible fixed assets	**-**	*(392,000)*
Net cash provided by/(used in) investing activities	**3,153**	**(390,507)**
Change in cash and cash equivalents in the year	**(4,298)**	**(276,444)**
Cash and cash equivalents at the beginning of the year	**445,448**	*721,892*
Cash and cash equivalents at the end of the year	**441,150**	*445,448*

The notes on pages 17 to 34 form part of these financial statements

Notes to the financial statements
For the year ended 31 March 2023

1. General information

The charity is a company limited by guarantee. The members of the company are the Trustees named within legal and administrative information. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Derbyshire Association of the Blind Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

2.2 Going concern

The Trustees have prepared forecasts of income and expenditure and cash flow for a period of 12 months from approval of these financial statements which show that they will be able to operate within the facilities available to them. Therefore, the Trustees believe that it is appropriate to prepare the accounts on a going concern basis.

2.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

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 as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

2. Accounting policies (continued)

2.3 Income (continued)

Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the report of the Trustees'.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	1% straight line

2. Accounting policies (continued)

2.6 Tangible fixed assets and depreciation (continued)

Motor vehicles	-	20% straight line
Office equipment	-	25% straight line

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

Investments in subsidiaries are valued at cost less provision for impairment.

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2. Accounting policies (continued)

2.12 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.13 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight-line basis over the lease term.

2.14 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.15 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 charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and judgements:

Support costs are allocated to activities based on the percentage of direct costs relating to each activity. Support costs are only allocated to restricted funds where the conditions of the funding allows.

4. Income from donations and legacies

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Grants				
BBC Children in Need	10,421	-	**10,421**	*7,970*
Derby Royal Hospital	15,000	-	**15,000**	*15,000*
Masonic Charitable Foundation	30,000	-	**30,000**	*-*
NHS Derby and Derbyshire Integrated Care Board	36,592	-	**36,592**	*35,980*
Postcode Community Trust	18,700	-	**18,700**	*-*
The Kentown Wizard Foundation	7,207	-	**7,207**	*900*
The Molly Forster Charitable Trust	16,585	-	**16,585**	*-*
Chesterfield Royal Hospital Charitable Trust	-	-	**-**	*8,469*
Derby City Council ARG Fund	-	-	**-**	*49,430*
Garfield Weston Foundation	-	-	**-**	*20,000*
Grants <£5k	7,885	7,050	**14,935**	*10,295*
	142,390	7,050	**149,440**	*148,044*
Donations	200	21,120	**21,320**	*149,628*
Legacies	-	9,600	**9,600**	*-*
	200	30,720	**30,920**	*149,628*
	142,590	37,770	**180,360**	*297,672*
Total 2022	*264,668*	*33,004*	*297,672*	

5. Income from charitable activities

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Social events	1,077	-	**1,077**	*736*
Statutory contracts	373,742	-	**373,742**	*358,139*
Sale of goods	-	5,547	**5,547**	*2,993*
	374,819	5,547	**380,366**	*361,868*
Total 2022	*358,875*	*2,993*	*361,868*	

6. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Fundraising activities	13,933	**13,933**	*7,373*
Total 2022	*7,373*	*7,373*	

7. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Fundraising costs	13,483	**13,483**	*13,280*
Fundraising costs - wages and salaries	31,039	**31,039**	*26,399*
	44,522	**44,522**	*39,679*
Total 2022	*39,679*	*39,679*	

8. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £	*Total funds 2022 £*
VIP Assessment & Rehabilitation Services	253,304	75,878	**329,182**	*349,781*
VIP Specialist Equipment Supplies	82,481	20,038	**102,519**	*96,742*
Hospital Eye Clinic Information Service	45,295	12,938	**58,233**	*57,044*
VIP Social & Sporting Activities	26,889	7,681	**34,570**	*15,003*
Resource Centre Chesterfield	5,281	1,508	**6,789**	*10,329*
	413,250	118,043	**531,293**	*528,899*
Total 2022	*379,329*	*149,570*	*528,899*	

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2023 £	*Total funds 2022 £*
Staff costs	**81,787**	*73,185*
Other support costs	**23,398**	*39,813*
Moving costs	**12,858**	*36,572*
	118,043	*149,570*

9. Auditors' remuneration

	2023 £	*2022 £*
Fees payable to the charity's auditor for the audit of the annual accounts	**5,750**	*6,476*
Fees payable to the charity's auditor in respect of:		
All non-audit services not included above	**1,000**	*1,200*

10. Staff costs

	2023 £	*2022 £*
Wages and salaries	**360,726**	*335,126*
Social security costs	**21,382**	*17,463*
Pension costs	**11,873**	*11,237*
	393,981	*363,826*

The average number of persons employed by the charity during the year was as follows:

	2023	*2022*
Charitable activities	**13**	*14*
Fundraising	**2**	*2*
Management and administration	**4**	*4*
	19	*20*

10. Staff costs (continued)

No employee received remuneration amounting to more than £60,000 in either year.

The total amount of employee benefits received by key management personnel as disclosed on page 1 is £138,466 (2022: £119,090).

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2022 - £NIL)*.

During the year ended 31 March 2023, expenses totaling £276 were reimbursed to 3 Trustees (2022 - *£345 to 3 Trustees)* in relation to their roles as volunteers.

12. Tangible fixed assets

	Freehold property £	Motor vehicles £	Office equipment £	Total £
Cost				
At 1 April 2022	**392,000**	**8,340**	**25,890**	**426,230**
At 31 March 2023	**392,000**	**8,340**	**25,890**	**426,230**
Depreciation				
At 1 April 2022	**-**	**8,340**	**25,890**	**34,230**
Charge for the year	**3,920**	**-**	**-**	**3,920**
At 31 March 2023	**3,920**	**8,340**	**25,890**	**38,150**
Net book value				
At 31 March 2023	**388,080**	**-**	**-**	**388,080**
At 31 March 2022	*392,000*	*-*	*-*	*392,000*

13. Fixed asset investments

	Investments in subsidiary companies £	National Savings bonds £	Total £
Cost			
At 1 April 2022	**100**	**5,000**	**5,100**
At 31 March 2023	**100**	**5,000**	**5,100**

Principal subsidiaries

The following was a subsidiary undertaking of the charity and had net assets of £nil at the balance sheet date (2022: £nil):

Name	Company number	Principal activity	Class of shares	Holding
Sight Ed Limited	07427771	Dormant	Ordinary	100%

14. Debtors

	2023 £	*2022 £*
Due within one year		
Trade debtors	**15,088**	*23,094*
Other debtors	**1,484**	*1,955*
Prepayments and accrued income	**16,398**	*19,468*
	32,970	*44,517*

15. Current asset investments

	2023 £	2022 £
Cash on deposit	**206,550**	*5,000*

16. Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	**9,122**	*16,481*
Other taxation and social security	**18,431**	*18,841*
Other creditors	**485**	*1,559*
Accruals and deferred income	**45,060**	*58,311*
	73,098	*95,192*

	2023 £	2022 £
Deferred income at 1 April 2022	**46,523**	*37,822*
Resources deferred during the year	**31,982**	*25,098*
Amounts released from previous periods	**(46,433)**	*(16,397)*
	32,072	*46,523*

Deferred income at the 31 March 2023 relates to grant income received by the charity, where the grant conditions requires income to be utilised in a particular period.

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Designated funds					
Fixed asset fund	**392,000**	**-**	**(3,920)**	**-**	**388,080**
Premises fund	**-**	**-**	**-**	**-**	**-**

17. Statement of funds (continued)

Statement of funds - current year (continued)

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
	392,000	**-**	**(3,920)**	**-**	**388,080**
General funds					
General Funds	**343,577**	**60,403**	**(88,709)**	**(9,857)**	**305,414**
Total Unrestricted funds	**735,577**	**60,403**	**(92,629)**	**(9,857)**	**693,494**
Restricted funds					
Chesterfield Resource centre	**-**	**-**	**(5,281)**	**5,281**	**-**
Sports Social & Leisure	**900**	**21,026**	**(15,852)**	**-**	**6,074**
Living Well at Home project	**15,336**	**36,592**	**(30,807)**	**-**	**21,121**
Hospital Services	**21,783**	**52,862**	**(53,153)**	**-**	**21,492**
Children's & Young People's Services	**1,081**	**36,799**	**(17,439)**	**-**	**20,441**
Derbyshire County Services Contract	**2,325**	**228,491**	**(234,958)**	**4,142**	**-**
Derbys County services b/f for BEGIN IT	**715**	**-**	**(715)**	**-**	**-**
Derbys County Rehab Equipment	**-**	**20,191**	**(20,191)**	**-**	**-**
Low Vision Services	**-**	**91,448**	**(91,882)**	**434**	**-**
Befriending project	**-**	**30,000**	**-**	**-**	**30,000**
Moving Office	**12,858**	**-**	**(12,858)**	**-**	**-**
Legacy Income	**3,836**	**-**	**(50)**	**-**	**3,786**
Income for capital project	**-**	**-**	**-**	**-**	**-**
Grant for Coin Counter	**-**	**-**	**-**	**-**	**-**
	58,834	**517,409**	**(483,186)**	**9,857**	**102,914**
Total of funds	**794,411**	**577,812**	**(575,815)**	**-**	**796,408**

17. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2021 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2022* £
Unrestricted funds					
Designated funds					
Fixed asset fund	*346*	-	-	*391,654*	*392,000*
Premises fund	*302,647*	-	-	*(302,647)*	-
	302,993	-	-	*89,007*	*392,000*
General funds					
General Funds	*351,605*	*44,974*	*(93,189)*	*40,187*	*343,577*
Total Unrestricted funds	*654,598*	*44,974*	*(93,189)*	*129,194*	*735,577*
Restricted funds					
Chesterfield Resource centre	-	-	*(7,404)*	*7,404*	-
Sports Social & Leisure	*900*	-	-	-	*900*
Living Well at Home project	*11,809*	*35,980*	*(32,453)*	-	*15,336*
Hospital Services	*16,201*	*54,679*	*(49,097)*	-	*21,783*
Children's & Young People's Services	*1,209*	*12,455*	*(12,583)*	-	*1,081*
Derbyshire County Services Contract	-	*228,491*	*(226,166)*	-	*2,325*
Derbys County services b/f for BEGIN IT	*2,468*	-	*(1,753)*	-	*715*
Derbys County Rehab Equipment	-	*15,668*	*(15,668)*	-	-
Low Vision Services	*32*	*89,688*	*(93,122)*	*3,402*	-
Befriending project	-	-	-	-	-
Moving Office	-	*49,430*	*(36,572)*	-	*12,858*
Legacy Income	*3,836*	-	-	-	*3,836*
Income for capital project	-	*140,000*	-	*(140,000)*	-
Grant for Coin Counter	*571*	-	*(571)*	-	-

17. Statement of funds (continued)

Statement of funds - prior year (continued)

	Balance at 1 April 2021 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2022* £
	37,026	*626,391*	*(475,389)*	*(129,194)*	*58,834*
Total of funds	*691,624*	*671,365*	*(568,578)*	*-*	*794,411*

General
The general reserve represents the free funds of the charity which are not designated for particular purposes.

Designated
The fixed asset designated fund was established to assist in identifying those funds that are not free funds and represents the net book value of tangible fixed assets. The balance on the designated fund is reviewed by the Trustees at the year end and adjusted by a transfer to the general reserve for the depreciation charge in the year, after taking into account additions and disposals.

The premises designated fund relates to the excess of free reserves over the upper threshold which the Trustees have made the decision to designate towards the purchase of a property. This fund was released in the year following the purchase.

Transfers are made from unrestricted funds to cover any restricted funds in deficit. Where funds have ended and underspend will not be clawed back from the funder, a transfer is made to unrestricted funds.

In the prior year, a transfer of £140,000 was made from the capital project restricted fund to the fixed asset designated fund as these monies were used to fund the property purchase within the year.

Restricted
The purposes of the restricted funds are as follows:

Sports, social and leisure services
This provides sports and leisure services for visually impaired people. Main groups run in Derby and surrounding areas including Matlock and Long Eaton. Groups include swimming and bowling as well as trips out. Due to Covid face-to-face groups were postponed indefinitely and telephone conferencing activities developed for some service users.

Living well - Health at home
People with sight loss often become socially isolated or need support coming to terms with their eye condition. This service provides a six session intervention to people who have sight loss and live with a secondary health condition. It aims to improve confidence, maintain independence and reduce reliance on NHS services. Service delivery changed over the year as home visits were stopped and more assessment and delivery was done remotely by phone. Well-being newsletters were also developed and posted out in accessible formats to service users.

Hospital services
Staff and volunteers are present in all Derbyshire hospitals where registration of sight loss takes place. The service provides practical help, information and emotional support to patients in the eye clinic and their family and friends. The northern hospitals; Chesterfield Royal Hospital, Buxton Cavendish and Whitworth are funded by Chesterfield Royal Hospital Charitable Trust. The southern hospitals; Royal Derby Hospital and Ripley and Ilkeston Hospitals are partly funded by Royal Derby Hospital.

Children's and young people's services
Over the year the service moved 'on-line' and group activities were held remotely. I.T. equipment, funded from a Children in Need grant allowed us to set up and deliver this service and response from children and their families was very positive. Other aspects of these services were postponed due to access to activities being stopped – e.g. children's one-to-one swimming support.

Derbyshire County services contract rehabilitation
These services are commissioned by Derbyshire County Council and are provided by suitably qualified Rehabilitation Workers at Sight Support Derbyshire. Rehabilitation Workers visit visually impaired people in their own homes and work out an individual plan focusing on mobility, independent living and communication. Our Rehab Workers also refer into other SSD services to ensure that people are getting the right support at the right time. Working with the Council a new 'Covid safe' model of delivery was agreed with assessment and signposting done remotely. Some doorstep deliveries took place and during periods of the year where Covid Lockdowns were relaxed, some outdoor mobility sessions also took place.

Derbyshire County Rehab Equipment
This income was specifically given for the purchase of rehabilitation equipment.

Low vision services
The Low Vision Aid Scheme is funded by the Derbyshire CCGs and supplies equipment such as magnifiers, lamps and shaded spectacles to enable visually impaired people to maximise the use of residual vision. The service is free of charge to users and SSD works alongside optometrists to assess clients in their own homes and to supply equipment. This service was changed to a remote assessment with service users and delivery of equipment mainly by post, with follow up support where needed.

Befriending Service
A two year grant for befriending was awarded by the The Masonic Charitable Foundation. The new service will involve the recruitment of face to face and telephone volunteers to support visually impaired service users feel better connected. Providing a regular contact, a listening ear, and someone to chat with about shared interests, the service aims to help fifty visually people over the two year project.

Income for capital project
This was a capital grant to help with the purchase of our Derby Office.

Income for moving office
This was a grant we applied for to help with the office relocation in Derby.

Legacy income
This legacy income was specifically given for the purchase of low vision equipment.

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Designated funds	**392,000**	**-**	**(3,920)**	**-**	**388,080**
General funds	**343,577**	**60,403**	**(88,709)**	**(9,857)**	**305,414**
Restricted funds	**58,834**	**517,409**	**(483,186)**	**9,857**	**102,914**
	794,411	**577,812**	**(575,815)**	**-**	**796,408**

Summary of funds - prior year

	Balance at 1 April 2021 £	*Income £*	*Expenditure £*	*Transfers in/out £*	*Balance at 31 March 2022 £*
Designated funds	*302,993*	*-*	*-*	*89,007*	*392,000*
General funds	*351,605*	*44,974*	*(93,189)*	*40,187*	*343,577*
Restricted funds	*37,026*	*626,391*	*(475,389)*	*(129,194)*	*58,834*
	691,624	*671,365*	*(568,578)*	*-*	*794,411*

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	-	388,080	**388,080**
Fixed asset investments	-	5,100	**5,100**
Current assets	134,986	341,340	**476,326**
Creditors due within one year	(32,072)	(41,026)	**(73,098)**
Total	102,914	693,494	**796,408**

19. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Restricted funds 2022 £	*Unrestricted funds 2022 £*	*Total funds 2022 £*
Tangible fixed assets	*-*	*392,000*	*392,000*
Fixed asset investments	*-*	*5,100*	*5,100*
Current assets	*58,834*	*433,669*	*492,503*
Creditors due within one year	*-*	*(95,192)*	*(95,192)*
Total	*58,834*	*735,577*	*794,411*

20. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	*2022 £*
Net income for the year (as per Statement of Financial Activities)	**1,997**	*102,787*
Adjustments for:		
Depreciation charges	**3,920**	*346*
Dividends, interests and rents from investments	**(3,153)**	*(1,493)*
(Increase)/Decrease in stocks	**332**	*879*
(Increase)/Decrease in debtors	**11,547**	*(2,577)*
Increase/(Decrease) in creditors	**(22,094)**	*14,121*
Net cash provided by/(used in) operating activities	**(7,451)**	*114,063*

21. Analysis of cash and cash equivalents

	2023 £	*2022 £*
Cash at bank	**234,600**	*440,448*
Cash on deposit	**206,550**	*5,000*
Total cash and cash equivalents	**441,150**	*445,448*

22. Analysis of changes in net debt

	At 1 April 2022	Cash flows	At 31 March 2023
	£	£	£
Cash at bank and in hand	**440,448**	**(205,848)**	**234,600**
Liquid investments	**5,000**	**201,550**	**206,550**
	445,448	**(4,298)**	**441,150**

23. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund.

The amount of outstanding pension contributions at the year end was £nil (2022 – £nil).

24. Related party transactions

The charity has not entered into any related party transactions during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2023 (2022: £nil).

DERBYSHIRE ASSOCIATION OF THE BLIND LTD

England & Wales - Charity number 1080986

Accounts

Registered number: 03920526
Charity number: 1080986

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

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DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

FOR THE YEAR ENDED 31 MARCH 2022

Trustees	Mr M Wilson, MA (Oxon), Chair Mr R Gill, FCA, Treasurer Miss L Moore, Vice Chair Mrs D Goma Ms J Sharp Mr M Connell
Company registered number	03920526
Charity registered number	1080986
Registered office	2a Wentworth House Vernon Gate Derby DE1 1UR
Chief executive officer	Ms C Winfield
Independent auditor	BHP LLP Chartered Accountants 57-59 Saltergate Chesterfield Derbyshire S40 1UL
Bankers	Lloyds Bank 812 Osmaston Road Allenton Derby DE24 9AA
Solicitors	Nelsons Sterne House Lodge Lane Derby DE1 3WD

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 April 2021 to 31 March 2022. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) published in October 2019.

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Structure, governance and management

a. Governing document

The charity is a charitable company limited by guarantee and was incorporated on 7 February 2000. It is governed by its Memorandum and Articles of Association. The charitable company began its operations on 1 April 2001 when all assets, liabilities, contractual arrangements, activities and work in progress were transferred from a charity known as Derbyshire Association for the Blind charity number 213876. Since 2012 Derbyshire Association of the Blind Limited has traded as Sight Support Derbyshire – SSD.

In 2019 the Memorandum and Articles of Association were changed, to broaden potential charity beneficiaries and to reduce the minimum number of Trustees from eight to four. The changes also included the option to hold meetings electronically.

b. Recruitment and appointment of Trustees

A Board of not less than four and up to twenty Directors/Trustees who are elected at the Annual General Meeting governs Derbyshire Association of the Blind Limited. The Board aims to have membership of one third of visually impaired people, and currently meets this aim. The Trustees serve for three years and may be re elected. Vacancies during the year may be filled by co option. All new Trustees are recruited through an agreed process which includes a written application form, take-up of references and once accepted, a Board induction programme. The Board has met six times in the financial year 2021/22.

c. Trustee induction and training

All new Trustees undergo a tailored induction programme which includes briefing them on their legal obligations under Charity and Company Law, the content of the Memorandum and Articles of Association, Board meeting and decision making process, business aims, risk management and recent financial performance. During the induction process new members have the opportunity to visit the offices, meet key staff and visit the charity’s services.

All Trustees are notified of any relevant training courses, workshops and seminars relating to their roles. Occasional training is delivered before Board meetings. Due to Covid restrictions over the year, delivering face-to-face training has not been possible. All Trustees were sent information about on-line opportunities, including Roles and Responsibilities of Charity Trustees.

Structure, governance and management (continued)

d. Key management personnel

The charity's key management personnel are considered to be the senior management team including the Chief Executive Officer. Their remuneration is set by the Board of Trustees and is based on salary levels of similar positions within the industry.

e. Risk management

An annually reviewed and updated corporate risk plan is in place which provides an annual review of the key risks the charity may face. It also highlights what systems and procedures have been put in place to mitigate these risks and minimise any potential negative impact should any of the risks materialise. The plan is divided into six areas, in line with Charity Commission guidance:

1. Governance risks
2. Operational risks
3. Financial risks
4. External risks
5. Compliance (law and regulatory)
6. Other

The Trustees continue to consider the key risk facing the charity being reduced income brought about by the short-term nature of contracts and the possibility of grants being reduced or cut. The Trustees seek to manage this risk by looking at new ways to attract income including opportunities for new contracts and grants and developing fundraising opportunities such as regular giving and online fundraising campaigns.

This year, the risk of failing to recruit suitable staff has also increased. This reflects the major issues with staffing and recruitment across all sectors. Whist not of immediate concern, turnover and recruitment is something that is monitored closely by Trustees at each Board meeting.

With Covid-19 an ongoing issue, risks continue to be assessed and managed under the key areas of the corporate risk plan, and through the specific Covid risk framework for services.

A system of internal controls is also in place, designed to provide reasonable but not absolute assurance against material misstatement or loss. These include:

- Delegation of authority with separation of duties as far as staffing will allow.
- Business objectives and budget approved by the Trustees.
- Regular consideration of financial progress against budgets.
- Identification and management of risks and the arrangement of appropriate insurance cover.
- An intention to maintain awareness of current and new legislation which is relevant to the business of the charity.

Derbyshire Association of the Blind Limited has documented the policies and practices employed by the charity in the delivery of its services and these include (inter alia):

- An equal opportunities policy.
- A recruitment and staffing policy.
- A health and safety policy.
- A volunteers' policy.
- A risk management policy.

Structure, governance and management (continued)

Objectives and activities

a. Aims and objectives

The charity's objectives are to provide relief and support to people of all ages, particularly people who are visually impaired and living in Derby, Derbyshire or surrounding areas. Its aim is to enhance the quality of life for these people and their carers by raising the resources necessary to provide a comprehensive range of supportive services and activities throughout the area. The charity also works to educate the public and promote understanding about eye health and sight loss in order to prevent avoidable sight loss.

The charity does not make grants to other organisations or individuals as part of its work. From time-to-time, the charity applies for grants from specific charitable trusts for the purchase of equipment for individual beneficiaries. Most recently this has been for specialist swimming goggles and the cost of one-to-one swimming lessons for visually impaired children. Grant income is restricted to this particular activity.

b. Volunteers

Our volunteers lie at the heart of our service delivery efforts. It is because of their selfless and dedicated service we are able to reach out to so many blind and visually impaired people, and people in need throughout Derbyshire. In 2021/22 we retained 70 volunteers, but unfortunately, due to ongoing Covid restrictions, most were not active during the year. Some of our office based volunteers and those who operate the mobile resource service did volunteer when restrictions allowed. A newsletter and updates were sent out and some volunteers came in to help with activities such as members' mail-outs.

For the last two years, we have been without a Volunteer Coordinator. However, during the year we tried to recruit to the role, but were unsuccessful. We will try again to fill the part-time position and get our volunteer services back up and running where possible.

Objectives and activities (continued)

c. Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Over the past year, due to the ongoing 'stop-start' nature of the Covid pandemic restrictions, we continued to follow our Covid risk framework for the delivery of our services. Face-to-face service delivery remained on hold for all but the most urgent cases, and all of our social group activity for adults and children was restricted. Being well practiced in delivering adapted services, we continued to deliver essential support whilst keeping our staff and service users safe. Many of our one-to-one services remained as telephone support. As people rang in with issues, our staff completed a phone assessment and were able to post out or arrange doorstep deliveries of essential equipment. Telephone follow- up was made to ensure that the person knew how to safely use equipment and that immediate problems had been resolved.

We already had a clearly identified list of the most vulnerable service users taken from our database at the start of the pandemic. We continued to offer a regular call from a member of staff over the year, and developed some opportunities for group conference calls with service users. Towards the end of the year, we began to reduce these calls as many services began to resume more 'normal' delivery.

"Having someone stay in touch with me each fortnight has been lovely! I love to have a chat, and so being able to talk to other people in the same boat is good. (SSD staff) are arranging for me to attend a coffee morning and so I'll finally be able to meet one of the other ladies I've been talking to on the phone group. I can't wait!"

Mrs C, March 2022

For much of the year we stayed in contact with our social groups, providing individual and group telephone sessions and Zoom online activities with our children and young people's groups. The children's group were able to do some in- person activities and enjoyed trips to the pantomime, trampolining and climbing.

Over the year we sent out three members newsletter to 4,500 visually impaired people each time. The newsletters contained important information about how our services were adapting and how they could contact us. Our newsletters were all sent out in large print and copies made available as audio versions via our website.

Through the various levels of Covid related restrictions we have continued to provide much needed services to our long standing and new service users.

As part of our ongoing work we also provide advice and information to families and carers of those people, and to a wide range of professionals in health, social care and education.

Objectives and activities (continued)

Case Study (adult service)

Mr P had recently been registered as Severely Sight Impaired (formerly known as 'Blind') due to Macular Degeneration. The diagnosis had a profound impact on his mental health and he struggled to come to terms with his prognosis for which there was no further treatment.

During an initial visit, Mr P expressed that he was concerned about his future and how he would cope moving forward. Our qualified Rehabilitation Officer talked with Mr P, and reassured him that his anxiety and concerns were to be expected and were common. As well as offering this emotional support, a plan for teaching practical skills was made with him. He was struggling with a range of day-to-day tasks, including writing notes, identifying money, seeing to cook and make drinks, and reading books and newspapers.

Following a planned programme of rehabilitation support Mr P had learned new ways of carrying out important tasks. He was able to write notes using a frame and a thick felt tip pen; he learned how to identify coins and notes with touch alone and was able to recognise money without having to struggle when paying at the supermarket; he grew in confidence in the kitchen and was able to safely use the hob and oven. He said that he no longer had to rely on his wife to make him a drink and he could make her one for a change! He was introduced to talking books and talking newspapers, giving him access to hundreds of publications.

Mr P said:

"I never thought that I would regain my independence after my diagnosis of being registered severely sight impaired but Sight Support Derbyshire have helped bring back the old me again. I feel happy knowing that I have Sight Support Derbyshire on hand if things were to change and that they would be there to support me if needed in the future."

Case Study (children's service)

Sight Support Derbyshire Children and Young People's Worker regularly highlights the positive work of the groups she runs:
"The trampolining was so much fun; the inflatable slide was so fast!" Child B at Trampolining Centre

"I raced my friend up the wall, it was lots of fun!"
"I got to the top of the wall! I am going to try a harder wall next."
Child F & Child D at Clip & Climb

"We have never been here before and wouldn't have thought of trying it if you hadn't arranged it. The boys have had so much fun! Thank you."
Mum at Clip & Climb

Achievements and performance

a. Key achievements 2021/22

Contracts and funding from our statutory partners has been (and continues to be) extremely difficult to predict. Local Authorities and the Clinical Commissioning Groups are all facing increasing financial pressures, and this is reflected in their ability to provide any mid-to-longer-term commitment to their future service requirements and available funding. The already uncertain future of funding has only been exacerbated by the Covid pandemic, with Health, and Local Government budgets likely to be negatively impacted. We have continued to work with our funders to clearly identify the need for our services and what they achieve in terms of positive outcomes for visually impaired people.

Achievements and performance (continued)

Having re-tendered and been successful in continuing our work with Derbyshire County Council, providing advice, information and support to visually impaired people in Derbyshire, we moved into delivering the third and final year in April 2021. With significant changes to the way we delivered the service during the Covid pandemic, we agreed with the Council changes to the way that we would monitor and report activity. More emphasis was put on telephone triage and assessment and on telephone support for advice and information and also for more ongoing support to vulnerable service users. We also worked to identify how we would report on the contract as we moved to more face-to-face work throughout the year. Quarterly online monitoring meetings over the year allowed us to demonstrate that we were meeting the amended targets and responding to the regular changes in Covid rules.

Our low vision service, which had moved to a telephone assessment service, moved back to more home visits and assessments. Being able to assess the service user in their own home is a key benefit of the service, making suggestions about lighting and home adaptations to improve residual vision. During Covid restricted parts of the year, we were able to quickly adapt and be flexible, moving back to telephone assessments when needed to limit the time that service users went without equipment.

“I am so pleased with my new magnifier; it has really helped me to see things again. As my eyes have got worse, it’s been useful to know that there are still things I can do, and equipment out there to help. A very nice lady brought the new equipment to me at home.”

Low Vision Service User, June2021

Over the year, our regular sports and leisure groups remained closed. We continued to stay in touch with regular service users and offer telephone support, including small group conference calls, which have been well received. Towards the end of the year, in March 2022 we recruited a new Social & Leisure Project Worker. A rolling programme of events for service users is planned, the intention being to make contact with visually impaired people around the county to look at future events and activities that people would like to try.

Our ‘Living Well’ project grant was once again extended, allowing us to run the project over the year. Funded by the Clinical Commissioning Group (CCG), the main focus continued to be about supporting vulnerable and visually impaired people throughout Covid. More emphasis was put on supporting mental well-being and ensuring service users received essential services.

2021/22 has been another challenging year with the ongoing burden of Covid. The fact that we have an exceptional and dedicated staff team, loyal volunteers and strong support from our service users has allowed us to respond to the continued challenges.

In the midst of the additional challenges posed by the pandemic, we faced moving our Head Office in Derby. For many years Trustees have wanted to purchase an office property, reducing annual rental costs and investing in capital. With the rental agreement at Litchurch Plaza ending, and the designated fund for a property purchase at a reasonable level, Trustees agreed to look for a suitable property. The new office at Wentworth House was identified and negotiation with the current owner allowed us to rent the premises with an option to buy after six months. This arrangement allowed us to fundraise for capital grants and donations to support the purchase and avoid a loan.

Achievements and performance (continued)

With generous donations and grants from the Bradbury Foundation, the Garfield Western Foundation, and Derby City Council (Additional Restrictions Grant), along with our own designated fund we were able to complete the purchase of the building in December 2021. The new Head Office provides a more suitable and modern working environment and has the benefit of an accessible downstairs community room and resource centre for use by our service users. Due to Covid the room has not been used to its full potential yet. However, we have had exercise groups, coffee mornings and craft sessions in the latter part of the year.

b. Fundraising

Sight Support Derbyshire is a fundraising organisation and relies on this generated income in order to provide a full range of services. This fundraising activity is driven by the Fundraising Team, made up of a Fundraising Manager, and part time Fundraising Assistant, Grants, Legacies and Trusts Fundraiser and Marketing Fundraiser. We do not use the services of any external, commercial fundraising companies.

Sight Support Derbyshire has signed up to the voluntary code of conduct issued by The Fundraising Regulator, ensuring that we comply with best practice in the sector. We have met all standards issued by The Fundraising Regulator and have not received any complaints about our fundraising activities. Over the year, our fundraising team attended various online training courses run by fundraising and voluntary sector providers about best practice and new ideas in fundraising.

Over recent years there has been heightened awareness of the unscrupulous fundraising activities carried out by some charities (or companies acting on their behalf). Sight Support Derbyshire has an approach to fundraising that ensures donors and potential donors are respected and valued. This means:

- We never make unreasonable or persistent approaches for the purpose of soliciting or otherwise procuring money or other property on behalf of the charity.
- We would never place undue pressure on a person to give money or other property.
- We would never intrude on a person's privacy.

Sight Support Derbyshire fully complies with the new General Data Protection Regulations. The fundraising team has transferred all fundraising data onto E Tapestry, a specialist fundraising data-management tool that allows us to monitor GDPR compliance and to ensure that our donor preferences are respected. As a local fundraising charity, we rely on our continued positive reputation in all of our activities.

The previous financial year had seen us lose two of our fundraising team through redundancy due to the pandemic. In April 2021, another part-time member of the team left and we did not replace her position. A restructure of the work in the department resulted in one remaining fundraiser taking on additional hours, and another member of staff taking on fundraising administration hours to support fundraising work. With so much uncertainty about ongoing fundraising opportunities, Trustees decided to focus on regular giving and grants until there was greater certainty about Covid, and about the economy coming out of the pandemic.

Moving forward, we will look at what the future of fundraising activity is likely to be and then look to build a fundraising team to deliver on the plan.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Financial review

a. Review of the year

The Statement of Financial Activities for 2021/22 is set out on page 17 of the financial statements.

Total incoming resources increased in the year from £595,479 to £671,365. Resources expended increased in the year from £542,808 to £568,578 giving a net surplus of £102,787 (2021: £52,671).

The charity had funds carried forward at 31 March 2022 of £794,411 of which £58,834 are restricted funds and £735,577 are general funds.

During 2021/22, despite buying a new Head Office building, we managed once again to control our costs well. Incoming donations and grants to support our capital purchase meant that we retained some of our designated fund. Trustees plan to use this (or a portion of it) to set a designated fund for property repairs and maintenance.

As a small charity, we are pleased that, at a time when many other charities have lost contracts, shed jobs and reduced services to beneficiaries, Sight Support Derbyshire has retained all of its statutory contracts, continued to protect the jobs of our key staff and maintained services to blind and visually impaired people.

During the year, the senior management team has continued to maintain monitoring and reporting systems of administrative and financial controls, in order to protect the interests of the beneficiaries of Sight Support Derbyshire, external funding organisations and stakeholders, the Board of Trustees, employees and volunteers, and to assist Trustees to effectively meet their responsibilities as follows:

- To meet their legal duty to safeguard the charity's assets,
- To administer the charity's finances and assets in a way which identifies and manages risk proportionately,
- To ensure the quality of financial reporting by keeping adequate accounting records and preparing timely and relevant financial information to inform the operational and strategic decision making process,
- To ensure that financial reporting is robust and of sufficient quality; and to ensure that Trustees comply with charity law and regulation relating to finance.

Going concern

The results for the year showed a surplus of £102,787 with the level of free reserves amounting to £343,577 at the year end.

Whilst inherently there can be no certainty with regard to future income, particularly with the ongoing impact and legacy of Covid, the Trustees confirm there is no reason to believe that funding will not be maintained. The charity has projected budgets forward to September 2023 which show a surplus. The management accounts to 30 June 2022 show a deficit, however the budget is still expected to be achieved.

Given the above, the Trustees believe it is appropriate for the accounts to be prepared on a 'going concern' basis.

b. Reserves

During 2021/22 Sight Support Derbyshire Trustees reviewed the charity's reserves policy and found it to be still relevant. The policy acknowledges its duty to balance the needs of current and future beneficiaries of the charity and to have sufficient reserves to cover known liabilities and contingencies, absorb setbacks, and take advantage of change and opportunity.

In line with the current reserves policy, Sight Support Derbyshire aims to have a minimum level of reserves of £250,000. In the event that reserves fall below this lower threshold, Sight Support Derbyshire will aim to restore the level of reserves over an agreed period. Should reserves exceed the upper threshold of £350,000 Sight Support Derbyshire will take action to reduce reserves over an agreed period.

c. Plans for future periods

Despite the financial pressures being felt by all charities we remain strong and determined to continue to provide quality services to the thousands of blind and visually impaired people who depend upon us. The impact that Covid has had on all services cannot be underestimated. However, we have continued to be able to adapt to different ways of working and to provide support to people across the county. As restrictions ease and we begin to return to more 'normal' ways of working, we know that there is a demand for more social interaction after so many people have been isolated. To that end, in the coming year we will be focusing on the following:

- Ensuring that our services continue to respond in the most appropriate and safe way as we continue to face the ongoing challenges posed by the Covid.
- Actively seeking funding to develop a befriending service for visually impaired people in Derbyshire (our previous and very successful service was closed three years ago when funding came to an end and no replacement could be found).
- Taking steps to ensure the continuation of all existing services including seeking funding for those services whose funding is due to end (the main one being the Derbyshire County Council contract which is due to be re-tendered in 2022).
- Using lessons learned during the last two years to develop service responses, particularly those reliant on technical solutions. We will look for support for visually impaired service users to more readily use technology.
- Building on our links with statutory and community organisations, aiming to ensure that the needs of visually impaired people in Derbyshire are met.
- Maintaining (and where possible increasing) the numbers of visually impaired people we support across the City and County.
- Linking with other visual impairment charities across the region (and where relevant country) to look at new innovation and best practice to inform our future work.
- Updating policies and procedures to ensure they reflect legislation, best practice and our working arrangements.
- Working with the Board to increase Board membership based on a skills analysis.

Sight Ed Limited

Sight Ed Limited is the wholly owned subsidiary trading company of Sight Support Derbyshire and has its own board of directors. The company has become dormant and has not traded since 1 April 2017.

Acknowledgments for 2021/22

We are always very grateful to any individual, company or organisation that donates money to our charity. Throughout the year we have numerous and generous donations and grants made, not all of which we can list here. Our thanks go to all of those who make a contribution, we would particularly like to thank:

Ancient Order of Foresters Lodge
Arnold Clark Community Fund
BBC Children in Need
BBC Children in Need – Money Heroes
Belvedere Trust
Bradbury Foundation
Chesterfield Royal Hospital Charitable Trust
Derby City Council ARG Fund
Derbyshire Clinical Commissioning Group
Derbyshire County Council
Garfield Weston Foundation
H J Enthoven & Sons
Newmedica
Royal Derby Hospital
Select Convenience Store, Derby Bus Station
Sir John Sumner's Trust
St John the Evangelist Church, Derby
The Boshier-Hinton Foundation
The G F Charitable Trust
The Kentown Wizard Foundation
The Lubrizol Corporation
The Pat Newman Memorial Trust
Various other small grants and donations

We are also extremely grateful to those people who left us a legacy in their Will this year and to those who donated in memory of a loved one. Many of these gifts are left by people who have benefited directly from our services and would like other visually impaired people to be able to do the same.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, 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;
- observe the methods and principles of the Charities SORP 2019 (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate 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.

Disclosure of information to auditor

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware, and
- the Trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

The auditor, BHP LLP, has indicated their willingness to continue in office. The Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the Board of Trustees and signed on their behalf by:


Martin Wilson (Sep 29, 2022 13:47 GMT+1)

.....

Mr M Wilson
(Chair of Trustees)
Date: Sep 29, 2022

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

Opinion

We have audited the financial statements of Derbyshire Association of the Blind Limited (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the Trustees' report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the Trustees' report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor responsibilities for the audit of the financial statements

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

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

We gained an understanding of the legal and regulatory framework applicable to the charitable company and the sector in which it operates, and considered the risk of such regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the entity through discussions with Trustees and other management, and from our knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the entity, including safeguarding legislation, health and safety and data protection laws;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- we ensured identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the entity’s financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Jane Marshall (Sep 29, 2022 15:06 GMT+1)

Jane Marshall (Senior statutory auditor)
for and on behalf of
BHP LLP
Chartered Accountants
Statutory Auditor
57-59 Saltergate
Chesterfield
Derbyshire
S40 1UL

Date: Sep 29, 2022

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2022

	Note	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	4	**264,668**	**33,004**	**297,672**	247,832
Charitable activities	8	**358,875**	**2,993**	**361,868**	303,649
Other trading activities	9	**-**	**7,373**	**7,373**	8,598
Investments	7	**-**	**1,493**	**1,493**	2,466
Other income	10	**2,848**	**111**	**2,959**	32,934
Total income		**626,391**	**44,974**	**671,365**	595,479
Expenditure on:					
Raising funds	11	**-**	**39,679**	**39,679**	56,716
Charitable activities	12	**475,389**	**53,510**	**528,899**	486,092
Total expenditure		**475,389**	**93,189**	**568,578**	542,808
Net income/ (expenditure)		**151,002**	**(48,215)**	**102,787**	52,671
Transfers between funds	26	**(129,194)**	**129,194**	**-**	-
Net movement in funds		**21,808**	**80,979**	**102,787**	52,671
Reconciliation of funds:					
Total funds brought forward		**37,026**	**654,598**	**691,624**	638,953
Net movement in funds		**21,808**	**80,979**	**102,787**	52,671
Total funds carried forward		**58,834**	**735,577**	**794,411**	691,624

The Statement of Financial Activities includes all gains and losses recognised in the year.

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)
REGISTERED NUMBER: 03920526

BALANCE SHEET
AS AT 31 MARCH 2022

	Note		2022 £		2021 £
Fixed assets					
Tangible assets	20		**392,000**		346
Investments	21		**5,100**		5,100
			397,100		5,446
Current assets					
Stocks	22	**2,538**		3,417	
Debtors	23	**44,517**		41,939	
Cash at bank and in hand		**445,448**		721,892	
		492,503		767,248	
Creditors: amounts falling due within one year	24	**(95,192)**		(81,070)	
Net current assets			**397,311**		686,178
Total assets less current liabilities			**794,411**		691,624
Total net assets			**794,411**		691,624
Charity funds					
Restricted funds	26		**58,834**		37,026
Unrestricted funds	26		**735,577**		654,598
Total funds			**794,411**		691,624

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Martin Wilson (Sep 29, 2022 13:47 GMT+1)

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Mr M Wilson
(Chair of Trustees)
Date: Sep 29, 2022

The notes on pages 20 to 44 form part of these financial statements.

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Note	**2022** **£**	2021 £
Cash flows from operating activities			
Net cash provided by operating activities	28	**114,063**	68,548
Cash flows from investing activities			
Interest from investments		**1,493**	2,466
Purchase of tangible fixed assets		**(392,000)**	-
Net cash (used in)/provided by investing activities		**(390,507)**	**2,466**
Change in cash and cash equivalents in the year		**(276,444)**	**71,014**
Cash and cash equivalents at the beginning of the year		**721,892**	650,878
Cash and cash equivalents at the end of the year	29	**445,448**	721,892

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. General information

The charity is a company limited by guarantee. The members of the company are the Trustees named within legal and administrative information. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued in October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Derbyshire Association of the Blind Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

2.2 Going concern

The Trustees have prepared forecasts of income and expenditure and cash flow for a period of 12 months from approval of these financial statements which show that they will be able to operate within the facilities available to them. Therefore, the Trustees believe that it is appropriate to prepare the accounts on a going concern basis.

2.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2. Accounting policies (continued)

2.3 Income (continued)

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 as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the report of the Trustees'.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Income relating to the Coronavirus Job Retention Scheme is recognised in the period for which the funding is claimed.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

2. Accounting policies (continued)

2.5 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	1%	straight line
Mobile resource unit	-	20%	straight line
Office equipment	-	25%	straight line
Computer equipment	-	33%	straight line

2.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'gains/(losses) on investments' in the Statement of financial activities.

Investments in subsidiaries are valued at cost less provision for impairment.

2.7 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2. Accounting policies (continued)

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the statement of financial activities as a finance cost.

2.11 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.12 Operating leases

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

2.13 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.14 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 charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

2. Accounting policies (continued)

2.15 Employee benefits

When employees have rendered service to the charity, short term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

2.16 Redundancy payments

Redundancy benefits are payable when employment is terminated before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The charity recognises redundancy benefits when it is committed to terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal.

***3.* Critical accounting estimates and areas of judgment**

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Support costs allocation - support costs are allocated to activities based on the percentage of direct costs relating to each activity. Support costs are only allocated to restricted funds where the conditions of the funding allows.

4. Income from donations and legacies

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations (note 5)	**120,374**	**29,254**	**149,628**	20,027
Legacies	**-**	**-**	**-**	24,618
Grants (note 6)	**144,294**	**3,750**	**148,044**	203,187
	264,668	**33,004**	**297,672**	247,832
Total 2021	113,833	133,999	247,832	

5. Donations

	2022 £	2021 £
Individuals	**23,134**	15,732
Organisations	**123,494**	1,100
In memory	**3,000**	3,195
	149,628	20,027

6. Grants

	2022	2021
	£	£
BBC Children in Need	**7,970**	3,571
BBC Children in Need Covid-19 2020 Booster Programme	**-**	2,870
BBC Children in Need - Money Heroes	**1,000**	-
Chesterfield Royal Hospital Charitable Trust	**8,469**	33,876
Derby City Council ID:BLG219941	**-**	10,000
Derby City Council ARG Fund	**49,430**	-
Derby Royal Hospital	**15,000**	15,000
Derbyshire CCGs	**35,980**	35,000
Garfield Weston Foundation	**20,000**	2,500
Independent Age	**-**	12,800
Kathleen Beryl Sleigh Charitable Trust	**-**	2,000
Kentown Wizard	**900**	-
National Lottery Community Fund Project ID:0010366775	**-**	15,015
Neky Foundation	**-**	1,000
St John's Summer Trust	**250**	-
Tesco Bags of Help COVID-19 Communities Fund	**-**	500
The Arnold Clark Charitable Trust	**1,000**	-
The Belvedere Charitable Trust	**1,000**	-
The Boshier-Hinton Foundation	**545**	-
The Coronavirus Community Support Fund- The National Lottery Community Fund	**-**	10,000
The Gledswood Charitable Trust	**-**	1,000
The Lynn Foundation	**-**	500
The G F Charitable Trust	**500**	-
The Guy Charitable Foundation	**-**	1,000
The Julia & Hans Rausing Trust Charity Survival Fund	**-**	38,955
The Manson Family Charitable Trust	**-**	500
The Molly Forster Charitable Trust	**-**	1,000
The N. Smith Charitable Settlement	**-**	500
The Pat Newman Memorial Trust	**1,000**	-
The Red Socks Charitable Trust	**-**	500
The Rest-Harrow Trust	**-**	100
The Sobell Foundation	**-**	5,000
Various other grants	**5,000**	10,000
	148,044	203,187

7. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Interest receivable	**1,493**	**1,493**	2,466
Total 2021	2,466	2,466	

8. Income from charitable activities

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Social events	**736**	**-**	**736**	-
Statutory contracts	**358,139**	**-**	**358,139**	302,209
Sale of goods	**-**	**2,993**	**2,993**	1,440
Total 2022	**358,875**	**2,993**	**361,868**	303,649
Total 2021	302,209	1,440	303,649	

9. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Fundraising activities	**7,373**	**7,373**	8,598
Total 2021	8,598	8,598	

10. Other incoming resources

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Profit on disposal	**-**	**-**	**-**	3,751
HMRC - CJRS Furlough claims	**2,848**	**111**	**2,959**	28,971
Miscellaneous receipts	**-**	**-**	**-**	212
	2,848	**111**	**2,959**	32,934
Total 2021	10,785	22,149	32,934	

11. Expenditure on raising funds

Fundraising trading expenses

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Fundraising costs	**2,779**	**2,779**	3,166
Fundraising trading costs	**1,394**	**1,394**	632
Fundraising costs - wages and salaries	**26,399**	**26,399**	38,905
Fundraising support costs	**9,107**	**9,107**	14,013
	39,679	**39,679**	56,716
Total 2021	56,716	56,716	

12. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Resource centres	**7,404**	**2,205**	**9,609**	9,016
Statutory contracts (note 14)	**356,720**	**49,214**	**405,934**	347,870
Activities (note 15)	**74,693**	**2,091**	**76,784**	129,206
Moving costs funded by Derby City Council	**36,572**	**-**	**36,572**	-
	475,389	**53,510**	**528,899**	486,092
Total 2021	433,244	52,848	486,092	

13. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £	Total funds 2021 £
Resource centres	**7,404**	**2,205**	**9,609**	9,016
Statutory contracts (note 14)	**312,769**	**93,165**	**405,934**	347,870
Activities (note 15)	**59,162**	**17,622**	**76,784**	129,206
Moving costs funded by Derby City Council	**36,572**	**-**	**36,572**	-
	415,907	**112,992**	**528,899**	486,092
Total 2021	365,989	120,103	486,092	

14. Statutory contracts

	2022 £	2021 £
VIP Derbyshire County Services	**277,466**	267,942
Low vision service	**105,471**	79,928
Calow Hospital Contract	**22,997**	-
	405,934	347,870

15. Activities

	2022 £	2021 £
Hospital services	**30,109**	56,635
Living well at home project	**32,710**	32,183
NE Derbys Self Funded Services pilot	**-**	18,363
Youth support and schools	**13,965**	16,684
Sports, social and leisure	**-**	5,341
	76,784	129,206

16. Support costs

	Raising funds 2022 £	Resource centres 2022 £	Statutory contracts 2022 £	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	**5,459**	**1,322**	**55,842**	**10,562**	**73,185**	86,107
Governance costs	**647**	**156**	**6,619**	**1,253**	**8,675**	8,068
Other support costs	**3,001**	**727**	**30,704**	**5,807**	**40,239**	39,941
Total 2022	**9,107**	**2,205**	**93,165**	**17,622**	**122,099**	134,116
Total 2021	14,013	2,228	85,951	31,924	134,116	

17. Auditor's remuneration

	2022 £	2021 £
Fees payable to the charity's auditor for the audit of the charity's annual accounts	**8,675**	8,099

18. Staff costs

	2022	2021
	£	£
Wages and Salaries	**335,126**	377,840
Social security costs	**17,462**	17,415
Pension Costs	**11,237**	13,651
	363,825	408,906

The average number of persons employed by the charity during the year was as follows:

	2022	2021
	No.	No.
Charitable activities	**14**	18
Fundraising	**2**	2
Management and administration	**4**	4
	20	24

No employee received remuneration amounting to more than £60,000 in either year.

The Trustees neither received nor waived any emoluments during the year (2021 – £nil).

During the year, three Trustees received expenses in relation to their roles as volunteers totalling £454 (2021: £46, two Trustees).

The total amount of employee benefits received by key management personnel including Employers NI and Pension is £119,958 (2021: £136,515). The key management personnel are deemed to be the senior leadership team.

19. Pension costs

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund.

The amount of outstanding pension contributions at the year end was £nil (2021 – £nil).

Defined contribution

	2022	2021
	£	£
Contributions payable by the charity for the year	**11,237**	13,651
	11,237	13,651

20. Tangible fixed assets

	Freehold property	**Mobile resource unit**	**Office & computer equipment**	**Total**
	£	**£**	**£**	**£**
Cost or valuation				
At 1 April 2021	**-**	**8,340**	**26,003**	**34,343**
Additions	**392,000**	**-**	**-**	**392,000**
Disposals	**-**	**-**	**(113)**	**(113)**
At 31 March 2022	**392,000**	**8,340**	**25,890**	**426,230**
Depreciation				
At 1 April 2021	**-**	**8,340**	**25,657**	**33,997**
Charge for the year	**-**	**-**	**346**	**346**
On disposals	**-**	**-**	**(113)**	**(113)**
At 31 March 2022	**-**	**8,340**	**25,890**	**34,230**
Net book value				
At 31 March 2022	**392,000**	**-**	**-**	**392,000**
At 31 March 2021	-	-	346	346

21. Fixed asset investments

	Investments in subsidiary companies £	National Savings bonds £	Total £
Cost or valuation			
At 1 April 2021	**100**	**5,000**	**5,100**
At 31 March 2022	**100**	**5,000**	**5,100**
Net book value			
At 31 March 2022	**100**	**5,000**	**5,100**
At 31 March 2021	100	5,000	5,100

Principal subsidiaries

The following was a subsidiary undertaking of the charity:

Name	Company number	Principal activity	Class of shares	Holding
Sight Ed Limited	07427771	Dormant	Ordinary	**100%**

The subsidiary had nil net assets at the year end (2021: £nil)

22. Stocks

	2022 £	2021 £
Goods for resale	**2,538**	3,417

23. Debtors

	2022	2021
	£	£
Trade debtors	**23,094**	10,526
Other debtors	**1,955**	8,816
Prepayments and accrued income	**19,468**	22,597
	44,517	41,939

24. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	**16,481**	17,372
Other taxation and social security	**18,841**	16,316
Other creditors	**1,559**	144
Accruals and deferred income	**58,311**	47,238
	95,192	81,070

	2022	2021
	£	£
Deferred income at 1 April 2021	**37,822**	31,333
Resources deferred during the year	**25,098**	26,013
Amounts released from previous periods	**(16,397)**	(19,524)
	46,523	37,822

Deferred income relates to grant income received in advance of the period for which it relates.

25. Operating lease commitments

At 31 March 2022 the charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2022	2021
	£	£
Not later than 1 year	**4,788**	10,103
Later than 1 year and not later than 5 years	**7,750**	-
	12,538	10,103

Lease commitments relating to land and buildings within 1 year totalled £4,650 (2021: £10,092), later than 1 year totalled £7,750 (2021: £nil). Lease commitments relating to office equipment within 1 year totalled £138 (2021: £12).

Lease payments recognised as an expense in the year totalled £26,413 (2021: £34,650).

26. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
Designated funds					
Fixed asset fund	**346**	**-**	**-**	**391,654**	**392,000**
Premises fund	**302,647**	**-**	**-**	**(302,647)**	**-**
	302,993	**-**	**-**	**89,007**	**392,000**
General funds					
General Funds - all funds	**351,605**	**44,974**	**(93,189)**	**40,187**	**343,577**
Total Unrestricted funds	**654,598**	**44,974**	**(93,189)**	**129,194**	**735,577**
Restricted funds					
Resource centre	**-**	**-**	**(7,404)**	**7,404**	**-**
Sports, social and leisure	**900**	**-**	**-**	**-**	**900**
Living well at home project	**11,809**	**35,980**	**(32,453)**	**-**	**15,336**
Hospital services North & South	**16,201**	**54,679**	**(49,097)**	**-**	**21,783**
Children's & Young People's Services	**1,209**	**12,455**	**(12,583)**	**-**	**1,081**
Derbyshire County services contract	**-**	**228,491**	**(226,166)**	**-**	**2,325**
Derbys County Rehab Equipment	**-**	**15,668**	**(15,668)**	**-**	**-**
Low Vision Services	**32**	**89,688**	**(93,122)**	**3,402**	**-**
Derbys County services b/f for Begin IT	**2,468**	**-**	**(1,753)**	**-**	**715**
Income for capital project	**-**	**140,000**	**-**	**(140,000)**	**-**
Income for moving office (to City centre) costs	**-**	**49,430**	**(36,572)**	**-**	**12,858**
Legacy Income	**3,836**	**-**	**-**	**-**	**3,836**
Grant for Coin Counter	**571**	**-**	**(571)**	**-**	**-**

26. Statement of funds (continued)

Statement of funds - current year (continued)

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
	37,026	**626,391**	**(475,389)**	**(129,194)**	**58,834**
Total of funds	**691,624**	**671,365**	**(568,578)**	**-**	**794,411**

26. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Fixed asset fund	2,183	-	-	(1,837)	346
Premises fund	252,080	-	-	50,567	302,647
	254,263	-	-	48,730	302,993
General funds					
General Funds - all funds	350,100	168,652	(109,564)	(57,583)	351,605
Total Unrestricted funds	604,363	168,652	(109,564)	(8,853)	654,598
Restricted funds					
Big Lottery NE Derbyshire	204	15,015	(15,219)	-	-
Sports, social and leisure	1,996	1,586	(4,747)	2,065	900
Living well at home project	11,815	35,000	(35,006)	-	11,809
Hospital services North & South	12,989	56,376	(53,164)	-	16,201
Children's & Young People's Services	2,619	12,725	(14,135)	-	1,209
Derbyshire County services contract	-	223,736	(221,268)	-	2,468
Derbys County Rehab Equipment	-	10,319	(10,319)	-	-
Low Vision Services	-	72,070	(72,038)	-	32
Legacy income	3,836	-	-	-	3,836
Grants for Coin Counter	1,131	-	(560)	-	571
Resource Centre Chesterfield	-	-	(6,788)	6,788	-
	34,590	426,827	(433,244)	8,853	37,026

26. Statement of funds (continued)

Total of funds	638,953	595,479	(542,808)	-	691,624

26. Statement of funds (continued)

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The fixed asset designated fund was established to assist in identifying those funds that are not free funds and represents the net book value of tangible fixed assets. The balance on the designated fund is reviewed by the Trustees at the year end and adjusted by a transfer to the general reserve for the depreciation charge in the year, after taking into account additions and disposals.

The premises designated fund relates to the excess of free reserves over the upper threshold which the Trustees have made the decision to designate towards the purchase of a property. This fund was released in the year following the purchase.

Transfers are made from unrestricted funds to cover any restricted funds in deficit. Where funds have ended and underspend will not be clawed back from the funder, a transfer is made to unrestricted funds.

During the year a transfer of £140,000 was made from the capital project restricted fund to the fixed asset designated fund as these monies were used to fund the property purchase within the year.

The purposes of the restricted funds are as follows:

Sports, social and leisure services
This provides sports and leisure services for visually impaired people. Main groups run in Derby and surrounding areas including Matlock and Long Eaton. Groups include swimming and bowling as well as trips out. Due to Covid face to face groups were postponed indefinitely and telephone conferencing activities developed for some service users.

Living well - Health at home
People with sight loss often become socially isolated or need support coming to terms with their eye condition. This service provides a six session intervention to people who have sight loss and live with a secondary health condition. It aims to improve confidence, maintain independence and reduce reliance on NHS services. Service delivery changed over the year as home visits were stopped and more assessment and delivery was done remotely by phone. Well-being newsletters were also developed and posted out in accessible formats to service users.

26. Statement of funds (continued)

Hospital services
Staff and volunteers are present in all Derbyshire hospitals where registration of sight loss takes place. The service provides practical help, information and emotional support to patients in the eye clinic and their family and friends. The northern hospitals; Chesterfield Royal Hospital, Buxton Cavendish and Whitworth are funded by Chesterfield Royal Hospital Charitable Trust. The southern hospitals; Royal Derby Hospital and Ripley and Ilkeston Hospitals are partly funded by Royal Derby Hospital.

Children's and young people's services
Over the year the service moved 'on-line' and group activities were held remotely. I.T. equipment, funded from a Children in Need grant allowed us to set up and deliver this service and response from children and their families was very positive. Other aspects of these services were postponed due to access to activities being stopped – e.g. children's one to one swimming support.

Derbyshire County services contract rehabilitation
These services are commissioned by Derbyshire County Council and are provided by suitably qualified Rehabilitation Workers at Sight Support Derbyshire. Rehabilitation Workers visit visually impaired people in their own homes and work out an individual plan focusing on mobility, independent living and communication. Our Rehab Workers also refer into other SSD services to ensure that people are getting the right support at the right time. Working with the Council a new 'Covid safe' model of delivery was agreed with assessment and signposting done remotely. Some doorstep deliveries took place and during periods of the year where Covid Lockdowns were relaxed, some outdoor mobility sessions also took place.

Derbyshire County Rehab Equipment
This income was specifically given for the purchase of rehabilitation equipment.

Low vision services
The Low Vision Aid Scheme is funded by the Derbyshire CCGs and supplies equipment such as magnifiers, lamps and shaded spectacles to enable visually impaired people to maximise the use of residual vision. The service is free of charge to users and SSD works alongside optometrists to assess clients in their own homes and to supply equipment. This service was changed to a remote assessment with service users and delivery of equipment mainly by post, with follow up support where needed.

Income for capital project
This was a capital grant to help with the purchase of our Derby Office.

Income for moving office
This was a grant we applied for to help with the office relocation in Derby.

Legacy income
This legacy income was specifically given for the purchase of low vision equipment.

Grant for Coin Counter
This is a capital grant for the purchase of a cash counting machine, which is being depreciated each year - 2021.22 will be the last year of depreciation.

Resource centres and help desk
These services provide information on many aspects relating to sight loss to visually impaired people and their family and friends. The resource centre enables people to try out and buy daily living aids to enable them to do basic day to day activities. The service is part financed by Derbyshire County Council alongside our charitable income.

National Lottery Community Fund ID : 0010366775 (1 year to 30/11/2020)
This was a one-year project to scope the potential for developing 'paid for' services in North East Derbyshire. With the onset of the Covid pandemic, it was agreed with the National Lottery Community Fund that the grant would be used for delivering telephone support and signposting to identified vulnerable people in the area.

27. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	**392,000**	**392,000**
Fixed asset investments	-	**5,100**	**5,100**
Current assets	**58,834**	**433,669**	**492,503**
Creditors due within one year	-	**(95,192)**	**(95,192)**
Total	**58,834**	**735,577**	**794,411**

27. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	346	346
Fixed asset investments	-	5,100	5,100
Current assets	37,026	730,222	767,248
Creditors due within one year	-	(81,070)	(81,070)
Total	37,026	654,598	691,624

28. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net income for the year (as per Statement of Financial Activities)	**102,787**	52,671
Adjustments for:		
Depreciation charges	**346**	1,837
Interest from investments	**(1,493)**	(2,466)
Decrease in stocks	**879**	4
(Increase)/ decrease in debtors	**(2,577)**	13,286
Increase in creditors	**14,121**	3,216
Net cash provided by operating activities	**114,063**	68,548

29. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	**445,448**	721,892
Total cash and cash equivalents	**445,448**	721,892

30. Analysis of changes in net debt

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	**721,892**	**(276,444)**	**445,448**
	721,892	**(276,444)**	**445,448**

31. Related party transactions

The charity has not entered into any related party transactions during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2022 (2021: none).

Derbyshire Association of the Blind Limited

Sight Support Derbyshire

Patron: The Duke of Devonshire
KCVO, CBE, DL

BHP LLP, Chartered Accountants
57-59 Saltergate
Chesterfield
Derbyshire
S40 1UL

Dear Sirs

We confirm to the best of our knowledge and belief that the following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience (and, where appropriate, of inspection of supporting documentation) sufficient to satisfy ourselves that we can properly make each of the following representations to you in connection with your audit of the charity's financial statements for the year ended 31 March 2022.

General

1 We have fulfilled our responsibilities as directors/trustees as set out in the terms of your engagement dated 17 August 2020, and under the Companies Act 2006 for the financial statements which give a true and fair view and for making accurate representations to you. All the accounting records have been made available to you for the purpose of your audit and all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of management and trustee meetings and correspondence with The Charity Commission, have been made available to you.

2 The financial statements are free of material misstatements, including omissions.

3 We believe that the effect of uncorrected misstatements (as set out in the audit findings report) is immaterial both individually and in total.

Internal control and fraud

4 We acknowledge our responsibility for the design, implementation and maintenance of internal control systems to prevent and detect fraud and error. We have disclosed to you the results of our risk assessment that the financial statements may be misstated as a result of fraud. We have disclosed to you all instances of known or suspected fraud affecting the entity involving management, employees who have a significant role in internal control or others that could have a material effect on the financial statements. We have also disclosed to you all information in relation to allegations of fraud or suspected fraud affecting the entity's financial statements communicated by current or former employees, analysis, regulators or others.

Assets and liabilities

5 The company has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the notes to the financial statements.

6 We have recorded or disclosed, as appropriate, all liabilities, both actual and contingent, and have disclosed in the notes to the financial statements all guarantees that we have given to third parties.

7 We have no plans or intentions that may materially alter the carrying value or classification of assets and liabilities reflected in the financial statements.

Accounting estimates

8 Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

Legal claims

9 We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for, and disclosed in, the financial statements.

Law and regulations

10 We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose affects should be considered when preparing the financial statements.

Related parties

11 Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

Subsequent events

12 All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

Going concern

13 We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

Grants and donations

14 All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully

Martin Wilson (Sep 29, 2022 13:47 GMT+1)

.....

Signed on behalf of the board of trustees Date Sep 29, 2022

Appendix 1 – Profit reconciliation

We set out below the identified audit misstatements that have been adjusted in the financial statements, and show a reconciliation between the surplus/(deficit) per the trial balance/management accounts provided at the planning stage and that reported in the financial statements.

	Total £
Surplus per trial balance	**102,792**
Rounding	(5)
Surplus per the draft financial statements	**102,787**

Claire Winfield

Claire Winfield (Sep 29, 2022 13:51 GMT+1)

On behalf of the board, I hereby approve the adjustments summarised above:

Name: Claire Winfield

Position :

Derbyshire Association of the Blind 2022

Final Audit Report 2022-09-29

Created:	2022-09-29
By:	Jade Boam (jade.boam@bhp.co.uk)
Status:	Signed
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"Derbyshire Association of the Blind 2022" History

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Agreement completed.

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DERBYSHIRE ASSOCIATION OF THE BLIND LTD

England & Wales - Charity number 1080986

Accounts

Registered number: 03920526
Charity number: 1080986

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
(A company limited by guarantee)

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DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2021

Trustees	Mr M Wilson, MA (Oxon), Chair Mr R Gill, FCA, Treasurer Miss L Moore, Vice Chair Mrs D Goma Ms J Sharp Mr M Connell
Company registered number	03920526
Charity registered number	1080986
Registered office	Suite 2.2-2.10 2nd Floor Litchurch Plaza Derby DE24 8AA
Chief executive officer	Ms C Winfield
Independent auditor	BHP LLP Chartered Accountants 57-59 Saltergate Chesterfield Derbyshire S40 1UL
Bankers	Lloyds Bank 43 Irongate Derby DE1 3FT
Solicitors	Nelsons Sterne House Lodge Lane Derby DE1 3WD

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 April 2020 to 31 March 2021. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) published in October 2019.

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Structure, governance and management

a. Governing document

The charity is a charitable company limited by guarantee and was incorporated on 7 February 2000. It is governed by its Memorandum and of Articles of Association. The charitable company began its operations on 1 April 2001 when all assets, liabilities, contractual arrangements, activities and work in progress were transferred from a charity known as Derbyshire Association for the Blind - charity number 213876. Since 2012 Derbyshire Association of the Blind Limited has traded as Sight Support Derbyshire – SSD.

In 2019 the Memorandum and Articles of Association were changed, to broaden potential charity beneficiaries and to reduce the minimum number of Trustees from eight to four.

b. Recruitment and appointment of Trustees

A Board of not less than four and up to twenty Directors/Trustees who are elected at the Annual General Meeting governs Derbyshire Association of the Blind Limited. The board aims to have membership of one third of visually impaired people, and currently exceeds this aim. The Trustees serve for three years and may be re-elected. Vacancies during the year may be filled by co-option. All new Trustees are recruited through an agreed process which includes a written application form, take up of references and once accepted a Board induction programme. The Board has met six times in the financial year 2020/21.

c. Trustee induction and training

All new Trustees undergo a tailored induction programme which includes briefing them on their legal obligations under Charity and Company law; the content of the Memorandum and Articles of Association; Board meeting and decision making process; business aims; risk management and recent financial performance. During the induction process new members have the opportunity to visit the offices, meet key staff and visit the charity’s services.

All Trustees are notified of any relevant training courses, workshops and seminars relating to their roles. Occasional training is delivered before Board meetings. Due to Covid restrictions over the year delivering face-to-face training has not been possible. All Trustees were sent information about on-line opportunities, including Roles and Responsibilities of Charity Trustees.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

d. Key management personnel

The charity's key management personnel are considered to be the Senior Management Team including the Chief Executive. Their remuneration is set by the Board of Trustees and is based on salary levels of similar positions within the industry.

e. Risk management

A corporate risk plan has been developed which provides an annual review of the key risks the charity may face. It also highlights what systems and procedures have been put in place to mitigate these risks and minimise any potential negative impact should any of the risks materialise. The plan is divided into six areas, in line with Charity Commission guidance:

1. Governance risks
2. Operational risks
3. Financial risks
4. External risks
5. Compliance (law and regulatory)
6. Other

The Trustees consider the key risk facing the charity being the short term nature of the main contracts and the possibility of remaining grants being reduced or cut. The Trustees seek to manage this risk by looking at new ways to attract income including opportunities for new contracts and grants and developing fundraising opportunities such as regular giving and online fundraising campaigns.

In April 2020 the risk plan was reviewed to consider the potential impact of the Covid-19 pandemic. Initial concern about the risk of fundraised income not being achieved, due to the cancellation of a number of core fundraising activities, was mitigated by successful applications for Covid specific grants. Trustees closely monitored income performance over the year at regular on-line board meetings. The most recent 2021 review of the risk plan continues to highlight reduced fundraising income as a risk. The Covid related grants have ended and community fundraising is slow to resume. The Trustees will look at the structure and focus of the fundraising department over the coming year.

Other Covid related risks such as staff absence, governance arrangements etc., have been successfully managed under the risk plan and continue to be closely monitored as Government requirements, and their likely impact change.

A system of internal controls is also in place, designed to provide reasonable but not absolute assurance against material misstatement or loss. These include:

- Delegation of authority with separation of duties as far as staffing will allow.
- Business objectives and budget approved by the Trustees.
- Regular consideration of financial progress against budgets.
- Identification and management of risks and the arrangement of appropriate insurance cover.
- An intention to maintain awareness of current and new legislation which is relevant to the business of the charity.

Structure, governance and management (continued)

Derbyshire Association of the Blind Limited has documented the policies and practices employed by the charity in the delivery of its services and these include (inter alia):

- An equal opportunities policy.
- A recruitment and staffing policy.
- A health and safety policy.
- A volunteers' policy.
- A risk management policy.

Objectives and activities

a. Aims and objectives

The charity's objectives are to provide relief and support to people of all ages, particularly people who are visually impaired and living in Derby, Derbyshire or surrounding areas. Its aim is to enhance the quality of life for these people and their carers by raising the resources necessary to provide a comprehensive range of supportive services and activities throughout the area. The charity also works to educate the public and promote understanding about eye health and sight loss in order to prevent avoidable sight loss.

The charity does not make grants to other organisations or individuals as part of its work. From time to time, the charity applies for grants from specific charitable trusts for the purchase of equipment for individual beneficiaries. Most recently this has been for specialist swimming goggles and the cost of one to one swimming lessons for visually impaired children. Grant income is restricted to this particular activity.

b. Volunteers

Our volunteers lie at the heart of our service delivery efforts. It is because of their selfless and dedicated service we are able to reach out to over 9,000 blind and visually impaired people and people in need throughout Derbyshire. In 2020/21 we retained 76 volunteers, but unfortunately due to Covid restrictions, most were not active during the year. In March 2020 we took the difficult decision to suspend most volunteer activity. Our part-time Volunteer Coordinator was furloughed and then made redundant as part of the organisations cost saving measures. Volunteers were, and continue to be, contacted and supported by their volunteer supervisor throughout the Covid restrictions in order to keep them engaged. A newsletter and updates were sent out and some volunteers came in to help with activities such as members mail outs.

We are now beginning to resume more activities that volunteers can be involved with. Current staff will continue to link with volunteers and through our current systems we can recruit and train new volunteers. Moving forward we will recruit to the Volunteer Coordinator role in order to maintain and develop our register of volunteers. We know from past experience that without our loyal and dedicated volunteers we cannot provide the wide range of support services to our beneficiaries.

Each year we check the status of our volunteers with each volunteer's line manager to ensure that we have up-to-date information and we remove 'non-active' volunteers from the register. This ensures that all of our volunteers are well managed and their training and experience is up-to-date and relevant. We are proud that many of our volunteers have demonstrated commitment and loyalty to the charity, with a significant number having given more than three years of service and many with over ten years.

Objectives and activities (continued)

c. Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Over the past year, due to the Covid pandemic, we had to change the way we delivered the majority of our services. Face-to-face service delivery stopped for all but the most urgent cases, and all of our social group activity for adults and children stopped. However, knowing that our beneficiaries would still need support, we were able to quickly adapt our ways of working to deliver essential support whilst keeping our staff and service users safe. Many of our one-to-one services moved to telephone support. As people rang in with issues, our staff completed a phone assessment and were able to post out or arrange doorstep deliveries of essential equipment. Telephone follow up was made to ensure that the person knew how to safely use equipment and that immediate problems had been resolved.

From our database we were able to identify service users who lived alone or were vulnerable and arrange for them to receive a regular call from a member of staff over the strict 'lock-down' periods. This helped those service users to stay connected and to receive help with issues such as being linked to online shopping and delivery services, learn about the Government and Public Health advice around Covid and know that they had not been forgotten.

"I just wanted to say thank you for everything that you've done for me over the last few months. It's been lovely for (staff member) to ring me and ask how I'm doing. It's a frightening time and so it's good to hear a friendly voice. I'm now getting my shopping delivered from the Council service and that has really helped."
Mrs T, Chesterfield, November 2020.

We stayed in contact with our social groups, providing individual and group telephone sessions and Zoom online activities with our children and young people's groups. These proved very popular and are likely to remain as an additional form of contact, even when we return to more 'normal' ways of working. Using an additional Covid related grant from Children in Need were able to buy two laptops for staff and provide them with additional training so that they could deliver group sessions. Activities ranged from baking, house based treasure hunts, quizzes and talent competitions.

Over the year we sent out three members newsletter to 4,500 visually impaired people each time. The newsletters contained important information about how our services were adapting and how they could contact us. In March 2021 we sent out an extended 'wellbeing' edition which focused on practical steps that people could take to improve their physical and emotional health. Following 'The 5 Steps to Wellbeing' information from Public Health, we ensured that the steps to wellbeing were adapted to meet the needs of visually impaired people.

Through the various levels of Covid related restrictions we have continued to provide much needed services to our long standing and new service users.

More details of how the charity contributes to public benefit are detailed in the achievements and performance section that follows.

As part of our ongoing work we also provide advice and information to families and carers of those people, and to a wide range of professionals in health, social care and education.

Objectives and activities (continued)

Case Study (adult service)

Mrs C had previously used the Living Well service in 2018 when she had first been registered as Sight Impaired. The service had originally helped her to arrange for her dustbins to be taken out and for prescriptions to be delivered. Staff had also linked her in to Sight Support Derbyshire's social groups and she had attended some activities.

In September 2020, Mrs C contacted the Living Well project to find out if any social group activities had resumed as she was 'fed up' of being inside and wanted to go out again. Staff explained that no group activities were running due to restrictions. They offered to refer her to a telephone befriending service, but Mrs C did not feel that she wanted telephone calls ''from a stranger''. Living well staff agreed to give her a call every fortnight to check how she was doing and update her on any activities they found out about.

Over several calls it became apparent that Mrs C's eye condition had worsened since staff originally worked with her in 2018. They were able to refer her for a low vision assessment and for rehabilitation support. Both of these services could only carry out telephone assessments, but both were able to help. As a result of the low vision assessment Mrs C received a magnifier and a table day-light lamp to help with reading. From the rehabilitation assessment she received a symbol cane to use when she left the house for shopping etc., to give her more confidence and help others to recognise her sight impairment and help with social distancing.

Mrs C was particularly grateful to the Living Well staff for referring her on to the other services. She felt that the symbol cane had really helped with her confidence about sticking to Covid restrictions when out and about.

"I've only got good things to say about Sight Support! The help you've offered me has been great. I love my symbol cane and now don't go anywhere without it. I'll be bringing it with me when the social groups start again."

Case Study (children's service)

Sight Support Derbyshire Children's and Young People's Worker regularly highlights the positive work of the groups she runs, alongside out dedicated volunteers:

"Visually impaired children and young people are already at risk of feeling lonely and isolated, and Covid-19 has made this worse. As we moved 'on-line' the children have been very engaged and have come up with lots of ideas for sessions. It has been great to see their smiling faces as they've met up with their friends again online. The feedback from parents has been brilliant - they've mentioned how all the children are enjoying themselves and interacting well online."
Children & Young People's Worker

"I liked making the chocolate cakes in a mug and it was good doing it live with the others (on-line session). We are doing pizzas in a few weeks and then we're staying online while we eat them."
Child S – group member.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance

a. Key achievements 2020/21

Contracts and funding from our statutory partners have been (and continues to be) extremely difficult to predict. Local Authorities and the Clinical Commissioning Groups are all facing increasing financial pressures, and this is reflected in their ability to provide any mid-to-longer-term commitment to their future service requirements and available funding. We have continued to work with these funders to clearly identify the need for our services and what they achieve in terms of positive outcomes for visually impaired people.

Having re-tendered and been successful in continuing our work with Derbyshire County Council, providing advice, information and support to visually impaired people in Derbyshire, we moved into delivering the second year of the new three year contract in April 2020. With significant changes to the way we delivered the service during the Covid pandemic, we agreed with the Council changes to the way that we would monitor and report activity. More emphasis was put on telephone triage and assessment and on telephone support for advice and information and also for more ongoing support to vulnerable service users. We also worked closely with the Council on disseminating information about their Covid services and support, and referring our service users when appropriate. Quarterly online monitoring meetings over the year allowed us to demonstrate that we were meeting the amended targets. During the short periods in the year when Covid restrictions were eased, we were able to deliver one of our 'VIP Information Days' in Chesterfield. A risk assessment was agreed with the Council and with the venue and 65 people attended. The Council commended us on our pro-active approach and used the event as an example of good (safe) practice with other providers.

"It's been so good to get out and see the equipment available. I'd seen the electronic magnifier on a leaflet but didn't want to buy one until I'd had a go. It's been very useful and (the company) are going to bring one to my house for me to try at home."
VIP Day Visitor, October 2020

Our low vision services which rely on home assessments quickly adapted to allow for restrictions in place. Service users needing replacement equipment were sent items by post or Covid –safe doorstep delivery. New referrals were triaged by telephone and where possible a reading chart was sent by post and a follow up telephone assessment was carried out with equipment then sent out.

Over the year we had to cancel all of our regular sports and leisure groups. We have kept in touch with regular attendees and have been able to offer telephone support, including small group conference calls, which have been well received:

"I've enjoyed having contact with other blind people over the last six weeks. I wondered if we'd have enough to talk about over the phone, but that doesn't seem to be a problem – the hour flies by!"

The calls are likely to be something that we continue for those service users who are unable to attend face-to-face social group activities.

Our 'Living Well' project grant was once again extended, allowing us to run the project over the year. Funded by the Clinical Commissioning Group (CCG), the main focus in the early part of the year was about ensuring that blind and partially sighted people were supported to access all of the relevant services they needed. As this service supports people who are particular vulnerable, many were shielding and so staff supported them to access shopping services, ensure prescriptions were delivered and that people had access to relevant information in accessible formats. Towards the end of the year as the CCG moved its focus to looking at ways of supporting people with general wellbeing as the country emerges for the pandemic. The CCG contributed to the Sight Support Derbyshire newsletter in March, which allowed us to send out a 'bumper edition' focused on wellbeing for visually impaired people.

Achievements and performance (continued)

2020/21 has undoubtedly been one of the most challenging that we, along with most of the country (and indeed world) has faced. The fact that we have an exceptional and dedicated staff team, loyal volunteers and strong support from our service users has allowed us to respond to the challenges. Having strong processes and systems in place allowed for flexible working arrangements to be implemented very quickly. Our offices in Derby and Chesterfield have stayed open throughout, running with a skeleton staff team on a rota basis and other staff and volunteers working from home. As Government rules and guidance have changed, we have navigated our way around any difficulties, ensuring that we stay well positioned to provide much needed services across Derbyshire.

b. Fundraising

Sight Support Derbyshire is a fundraising organisation and relies on this generated income in order to provide a full range of services. This fundraising activity is driven by the Fundraising Team, made up of a Fundraising Manager, and part time Fundraising Assistant, Grants, Legacies and Trusts Fundraiser and Marketing Fundraiser. We do not use the services of any external, commercial fundraising companies.

Sight Support Derbyshire has signed up to the voluntary code of conduct issued by The Fundraising Regulator, ensuring that we comply with best practice in the sector. Our Fundraising Manager is an associate member of the Institute of Fundraising and has attended various training courses run by them about best practice in fundraising. We have met all standards issued by The Fundraising Regulator and have not received any complaints about our fundraising activities.

Over recent years there has been heightened awareness of the unscrupulous fundraising activities carried out by some charities (or companies acting on their behalf). Sight Support Derbyshire has an approach to fundraising that ensures donors and potential donors are respected and valued. This means:

- We never make unreasonable or persistent approaches for the purpose of soliciting or otherwise procuring money or other property on behalf of the charity.
- We would never place undue pressure on a person to give money or other property.
- We would never intrude on a person's privacy.

Sight Support Derbyshire fully complies with the new General Data Protection Regulations. The fundraising team has transferred all fundraising data onto E-Tapestry, a specialist fundraising data management tool that allows us to monitor GDPR compliance and to ensure that our donor preferences are respected. As a local fundraising charity, we rely on our continued positive reputation in all of our activities.

At the start of the year the Fundraising Team was made up of a Fundraising Manager, a part-time Fundraising Assistant, part-time Grants, Legacies and Trusts Fundraiser and Marketing Fundraiser. Three of the team were furloughed in April, with two of them being made redundant later in the year when it became apparent that community based fundraising activities were unlikely to resume quickly.

The majority of our planned fundraising events were cancelled, including our annual ‘Ey Up Mi Duck Race’. Our focus over the year has very much been on accessing Covid related grants and we were successful with several of our applications. It is this income that has allowed us to end the year with a small surplus.

Moving forward, we will look at what the future of fundraising activity is likely to be and then look to build a fundraising team to deliver on the plan.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Financial review

a. Review of the year

The Statement of Financial Activities for 2020/21 is set out on page 19 of the financial statements.

Total incoming resources decreased in the year from £603,386 to £595,479. Resources expended decreased in the year from £654,896 to £542,808 giving net income of £52,671 (2020: deficit of £51,510).

The charity had funds carried forward at 31 March 2021 of £691,624 of which £37,026 are restricted funds and £654,598 are general funds. Of the general funds, £302,993 has been set aside by the Trustees in designated funds most of which are for the purchase of a property which is likely to take place in the financial year 2021/22.

During 2020/21 we managed once again to control our costs well, however income has been down due to the changes made to services during the Covid pandemic. Far fewer items of equipment were used and a number of face to face services could not be delivered. We were successful in obtaining a number of Covid related grants during the year and also accessing the Government furlough scheme, both of which bolstered income.

Given the unprecedented year, as a small charity we are pleased that we have managed to end the year with a small surplus; something that we could not have imagined at the beginning of the year. Trustees took difficult decisions to reduce the staff team and reduce costs in order to protect the longer term interests of the charity. At a time when many other charities have had to close, Sight Support Derbyshire has changed and adapted services in order to continue to provide essential support to blind and visually impaired people.

During the year, the Senior Management Team has continued to maintain monitoring and reporting systems of administrative and financial controls, in order to protect the interests of the beneficiaries of Sight Support Derbyshire, external funding organisations and stakeholders, the Board of Trustees, employees and volunteers, and to assist Trustees to effectively meet their responsibilities as follows:

- To meet their legal duty to safeguard the charity's assets,
- To administer the charity's finances and assets in a way which identifies and manages risk proportionately,
- To ensure the quality of financial reporting by keeping adequate accounting records and preparing timely and relevant financial information to inform the operational and strategic decision making process,
- To ensure that financial reporting is robust and of sufficient quality; and to ensure that Trustees comply with charity law and regulation relating to finance.

Going concern

The results for the year showed a net income of £52,671 with the level of free reserves amounting to £351,605 at the year end.

Whilst inherently there can be no certainty with regard to future income, particularly with the devastating impact the coronavirus pandemic continues to have, the Trustees confirm there is no reason to believe that funding will not be maintained. The charity has projected budgets forward to 31 March 2023 which show a surplus. The management accounts to 30 June 2021 show a deficit, however the budget it still expected to be achieved.

Given the above the Trustees believe it is appropriate for the accounts to be prepared on a going concern basis.

b. Reserves

During 2020/21 Sight Support Derbyshire Trustees reviewed the charity's reserves policy and found it to be still relevant. The policy acknowledges its duty to balance the needs of current and future beneficiaries of the charity and to have sufficient reserves to cover known liabilities and contingencies, absorb setbacks, and take advantage of change and opportunity.

In line with the current reserves policy, Sight Support Derbyshire aims to have a minimum level of reserves of £250,000. In the event that reserves fall below this lower threshold, Sight Support Derbyshire will aim to restore the level of reserves over an agreed period. Should reserves exceed the upper threshold of £350,000 Sight Support Derbyshire will take action to reduce reserves over an agreed period. Free reserves at 31 March 2021 at £351,605.

Trustees have also got a designated fund for the identified purpose of buying an office property. A property has now been identified and work has begun on negotiating a rental period followed by a purchase (likely to take place in December 2021). The impact of the Covid pandemic meant that the original office search specification was reviewed to take account of office space required and of likely different working practices.

c. Plans for future periods

Despite the financial pressures being felt by all charities we remain strong and determined to continue to provide quality services to the thousands of blind and visually impaired people who depend upon us. The impact that the coronavirus has had on all services cannot be underestimated. However, we have been able to quickly adapt to different ways of working and continue to provide support to people across the county. As 'lockdown' starts to ease, we will return to more face to face services and we know that there is a demand for more social interaction after so many people have been isolated. To that end, in the coming year we will be focusing on the following:

- Ensuring that our services continue to respond in the most appropriate and safe way as we continue to face the ongoing challenges posed by the coronavirus pandemic.
- Actively seeking funding to develop a befriending service for visually impaired people in Derbyshire (our previous and very successful service was closed three years ago when funding came to an end and no replacement could be found).
- Taking steps to ensure the continuation of all existing services including seeking funding for those services whose funding is due to end.
- Using lessons learned during the coronavirus pandemic to develop service responses, particularly those reliant on technical solutions.
- Building on our links with statutory and community organisations, aiming to ensure that the needs of visually impaired people in Derbyshire are met.
- Maintaining (and where possible increasing) the numbers of visually impaired people we support across the City and County.
- Linking with other visual impairment charities across the region (and where relevant country) to look at new innovation and best practice to inform our future work.
- Updating policies and procedures to ensure they reflect legislation, best practice and our working arrangements.
- Working with the Board to increase Board membership based on a skills analysis.
- Working to ensure a smooth transition when we move to a new head office.

Sight Ed Limited

Sight Ed Limited is the wholly owned subsidiary trading company of Sight Support Derbyshire and has its own board of directors. The company has become dormant and has not traded since 1 April 2017.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Acknowledgments for 2020/21

We are always eternally grateful to any individual, company or organisation that donates money to our charity. Throughout the year we have numerous and generous donations and grants made, not all of which we can list here. Our thanks go to all of those who make a contribution, we would particularly like to thank:

BBC Children in Need
BBC Children in Need Covid-19 2020 Booster Programme
Chesterfield Royal Hospital Charitable Trust
Denby Pottery
Derbyshire CCGs
Derbyshire County Council
Ecclesiastical Insurance Office plc Movement for Good
Independent Age
Kathleen Beryl Sleigh Charitable Trust
National Lottery Community Fund Project ID:0010366775
Neky Foundation
Royal Derby Hospital
Tesco Bags of Help Covid-19 Communities Fund
The Boshier-Hinton Foundation
The Coronavirus Community Support Fund, distributed by The National Lottery Community Fund
The Gledswood Charitable Trust
The Guy Charitable Foundation
The Julia and Hans Rausing Trust Charity Survival Fund
The Lubrizol Corporation
The Lynn Foundation
The Manson Family Charitable Trust
The Molly Forster Charitable Trust
The N Smith Charitable Settlement
The Postcode Community Trust
The Real World Foundation
The Red Socks Charitable Trust
The Rest-Harrow Trust

We are also extremely grateful to those people who left us a legacy in their Will this year and to those who donated in memory of a loved one. Many of these gifts are left by people who have benefited directly from our services and would like other visually impaired people to be able to do the same.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, 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;
- observe the methods and principles of the Charities SORP 2019 (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate 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.

Disclosure of information to auditor

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware, and
- the Trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

The auditor, BHP LLP, has indicated their willingness to continue in office. The Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:


M J Wilson (Sep 22, 2021 10:37 GMT+1)

.....

Mr M Wilson
(Chair of Trustees)
Date: Sep 22, 2021

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

Opinion

We have audited the financial statements of Derbyshire Association of the Blind Limited (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED (CONTINUED)

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives tise to material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED (CONTINUED)

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

We gained an understanding of the legal and regulatory framework applicable to the charitable company and the sector in which it operates, and considered the risk of such regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error.

We focussed on laws and regulations relevant to the charitable company which could give rise to a material misstatement in the financial statements including, but not limited to, general data protection regulations, health and safety and safeguarding. Our testing included discussions with management, directors and those staff with direct responsibility for the compliance of laws and regulations, agreeing financial statement disclosures to underlying supporting documentation, reviewing minutes of meetings and reviewing legal expenses. There are inherent limitations in the audit procedures described and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it.

As part of our audit, we addressed the risk of management override of internal controls, including testing of journals and review of the nominal ledger. We evaluated whether there was evidence of bias by the directors that represented a risk of material misstatement due to fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor%e2%80%99s-responsibilities-for. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED (CONTINUED)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Jane Marshall (Sep 22, 2021 11:42 GMT+1)

Jane Marshall (Senior statutory auditor)
for and on behalf of
BHP LLP
Chartered Accountants
Statutory Auditor
57-59 Saltergate

Chesterfield
Derbyshire
S40 1UL

Date: Sep 22, 2021

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Note	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	4	**113,833**	**133,999**	**247,832**	216,681
Charitable activities	8	**302,209**	**1,440**	**303,649**	351,834
Other trading activities	9	**-**	**8,598**	**8,598**	27,257
Investments	7	**-**	**2,466**	**2,466**	7,035
Other income	10	**10,785**	**22,149**	**32,934**	579
Total income		**426,827**	**168,652**	**595,479**	603,386
Expenditure on:					
Raising funds	11	**-**	**56,716**	**56,716**	95,288
Charitable activities	12	**433,244**	**52,848**	**486,092**	559,608
Total expenditure		**433,244**	**109,564**	**542,808**	654,896
Net (expenditure)/income		**(6,417)**	**59,088**	**52,671**	(51,510)
Transfers between funds	26	**8,853**	**(8,853)**	**-**	-
Net movement in funds		**2,436**	**50,235**	**52,671**	(51,510)
Reconciliation of funds:					
Total funds brought forward		**34,590**	**604,363**	**638,953**	690,463
Net movement in funds		**2,436**	**50,235**	**52,671**	(51,510)
Total funds carried forward		**37,026**	**654,598**	**691,624**	638,953

The Statement of Financial Activities includes all gains and losses recognised in the year.

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED

(A company limited by guarantee)
REGISTERED NUMBER: 03920526

BALANCE SHEET
AS AT 31 MARCH 2021

	Note		2021 £		2020 £
Fixed assets					
Tangible assets	20		**346**		2,183
Investments	21		**5,100**		5,100
			5,446		7,283
Current assets					
Stocks	22	**3,417**		3,421	
Debtors	23	**41,939**		55,225	
Cash at bank and in hand		**721,892**		650,878	
		767,248		709,524	
Creditors: amounts falling due within one year	24	**(81,070)**		(77,854)	
Net current assets			**686,178**		631,670
Total assets less current liabilities			**691,624**		638,953
Total net assets			**691,624**		638,953
Charity funds					
Restricted funds	26		**37,026**		34,590
Unrestricted funds	26		**654,598**		604,363
Total funds			**691,624**		638,953

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

M J Wilson (Sep 22, 2021 10:37 GMT+1)

.....

Mr M Wilson
(Chair of Trustees)
Date: Sep 22, 2021

The notes on pages 20 to 43 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash provided by/(used in) operating activities	28	**68,548**	(50,543)
Cash flows from investing activities			
Interest from investments		**2,466**	7,035
Net cash provided by investing activities		**2,466**	**7,035**
Change in cash and cash equivalents in the year		**71,014**	**(43,508)**
Cash and cash equivalents at the beginning of the year		**650,878**	694,386
Cash and cash equivalents at the end of the year	29	**721,892**	650,878

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. General information

The charity is a company limited by guarantee. The members of the company are the Trustees named within legal and administrative information. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued in October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Derbyshire Association of the Blind Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

2.2 Going concern

The Trustees have prepared forecasts of income and expenditure and cash flow for a period of 12 months from approval of these financial statements which show that they will be able to operate within the facilities available to them. Therefore, the Trustees believe that it is appropriate to prepare the accounts on a going concern basis.

2.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2. Accounting policies (continued)

2.3 Income (continued)

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 as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the report of the Trustees'.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Income relating to the Coronavirus Job Retention Scheme is recognised in the period for which the funding is claimed.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

2. Accounting policies (continued)

2.5 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Mobile resource unit	-	20%	straight line
Motor vehicles	-	20%	straight line
Office equipment	-	25%	straight line
Computer equipment	-	33%	straight line

2.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

Investments in subsidiaries are valued at cost less provision for impairment.

Investments held as fixed assets are shown at cost less provision for impairment.

2.7 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads. Items donated for resale or distribution are not included in the Financial Statements until they are sold or distributed.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2. Accounting policies (continued)

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.11 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.12 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

2.13 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.14 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 charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

2. Accounting policies (continued)

2.15 Employee benefits

When employees have rendered service to the charity, short term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

2.16 Redundancy payments

Redundancy benefits are payable when employment is terminated before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The charity recognises redundancy benefits when it is committed to terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Support costs
Staffing, governance and administration support costs are allocated across the various charitable activities based on the proportion of the direct costs.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

4. Income from donations and legacies

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations (note 5)	-	**20,027**	**20,027**	33,005
Legacies	-	**24,618**	**24,618**	49,235
Grants (note 6)	**113,833**	**89,354**	**203,187**	134,441
	113,833	**133,999**	**247,832**	216,681
Total 2020	127,191	89,490	216,681	

5. Donations

	2021 £	2020 £
Individuals	**15,732**	23,017
Organisations	**1,100**	5,602
In memory	**3,195**	4,386
	20,027	33,005

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

6. Grants

	2021 £	2020 £
BBC Children in Need	**3,571**	9,941
BBC Children in Need Covid-19 2020 Booster Programme	**2,870**	-
Central England Co-operative Community Dividend Fund	**-**	2,522
Chesterfield Royal Hospital Charitable Trust	**33,876**	33,875
Derby City Council ID:BLG219941	**10,000**	-
Derby Royal Hospital	**15,000**	15,000
Derbyshire CCGs	**35,000**	35,000
Dora Rebecca Fine Charitable Trust	**-**	50
Foundation Derbyshire The Ashby Family Fund	**-**	1,000
Garfield Weston Foundation	**2,500**	7,500
Independent Age	**12,800**	-
Kathleen Beryl Sleigh Charitable Trust	**2,000**	-
Lillie Johnson Charitable Trust	**-**	500
Marston Charitable Trust	**-**	100
National Lottery Community Fund Project ID:0010366775	**15,015**	7,508
Neky Foundation	**1,000**	-
Richardson Brothers Foundation	**-**	1,295
St James's Place Foundation	**-**	2,300
Tesco Bags of Help COVID-19 Communities Fund	**500**	-
The Cecil Bell House Trust	**-**	500
The Coronavirus Community Support Fund, distributed by The National Lottery Community Fund	**10,000**	-
The Gledswood Charitable Trust	**1,000**	-
The Lynn Foundation	**500**	500
The Guy Charitable Foundation	**1,000**	-
The Julia & Hans Rausing Trust Charity Survival Fund	**38,955**	-
The Manson Family Charitable Trust	**500**	-
The Molly Forster Charitable Trust	**1,000**	-
The N. Smith Charitable Settlement	**500**	250
The Pat Newman Memorial Trust	**-**	2,500
The Primary Club	**-**	5,000
The Red Socks Charitable Trust	**500**	-
The Rest-Harrow Trust	**100**	100
The Sobell Foundation	**5,000**	3,750
The Traynor Foundation	**-**	500
The Tula Trust Limited	**-**	2,000

The Woodroffe Benton Foundation	-	750
The Ulverscroft Foundation	-	2,000
Various other grants	**10,000**	-
	203,187	134,441

7. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Interest receivable	**2,466**	**2,466**	7,035
Total 2020	7,035	7,035	

8. Income from charitable activities

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Social events	-	-	-	3,738
Statutory contracts	**302,209**	-	**302,209**	339,180
Sale of goods	-	**1,440**	**1,440**	8,916
Total 2021	**302,209**	**1,440**	**303,649**	351,834
Total 2020	342,918	8,916	351,834	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

9. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Fundraising activities	**8,598**	**8,598**	27,257
Total 2020	27,257	27,257	

10. Other incoming resources

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Profit on disposal	**-**	**3,751**	**3,751**	-
HMRC - CJRS Furlough claims	**10,785**	**18,186**	**28,971**	-
Miscellaneous receipts	**-**	**212**	**212**	579
	10,785	**22,149**	**32,934**	579
Total 2020	-	579	579	

11. Expenditure on raising funds

Fundraising trading expenses

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Fundraising costs	-	**3,166**	**3,166**	13,195
Fundraising trading costs	-	**632**	**632**	3,407
Fundraising staff costs	-	**38,905**	**38,905**	55,803
Fundraising support costs	-	**14,013**	**14,013**	22,883
	-	**56,716**	**56,716**	95,288
Total 2020	8,691	86,597	95,288	

12. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Resource centres	**7,459**	**1,557**	**9,016**	10,331
Statutory contracts (note 14)	**317,103**	**30,767**	**347,870**	408,122
Activities (note 15)	**108,682**	**20,524**	**129,206**	141,155
	433,244	**52,848**	**486,092**	559,608
Total 2020	481,762	77,846	559,608	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

13. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	Total funds 2020 £
Resource centres	**6,788**	**2,228**	**9,016**	10,331
Statutory contracts (note 14)	**261,919**	**85,951**	**347,870**	408,122
Activities (note 15)	**97,282**	**31,924**	**129,206**	141,155
	365,989	**120,103**	**486,092**	559,608
Total 2020	425,221	134,387	559,608	

14. Statutory contracts

	2021 £	2020 £
VIP Derbyshire County Services	**267,942**	291,243
Low vision service	**79,928**	116,879
	347,870	408,122

15. Activities

	2021 £	2020 £
Hospital services	**56,635**	60,677
Living well at home project	**32,183**	35,992
NE Derbys Self Funded Services pilot	**18,363**	8,694
Youth support and schools	**16,684**	20,047
Sports, social and leisure	**5,341**	15,745
	129,206	141,155

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

16. Support costs

	Raising funds 2021 £	Resource centres 2021 £	Statutory contracts 2021 £	Activities 2021 £	Total funds 2021 £	Total funds 2020 £
Staff costs	**8,997**	**1,430**	**55,184**	**20,496**	**86,107**	97,111
Governance costs	**815**	**135**	**5,190**	**1,928**	**8,068**	7,063
Other support costs	**4,201**	**663**	**25,577**	**9,500**	**39,941**	53,096
Total 2021	**14,013**	**2,228**	**85,951**	**31,924**	**134,116**	157,270
Total 2020	22,883	2,481	98,009	33,897	157,270	

17. Auditor's remuneration

	2021 £	2020 £
Fees payable to the charity's auditor for the audit of the charity's annual accounts	**8,099**	7,063

18. Staff costs

	2021 £	2020 £
Wages and Salaries	**377,840**	400,496
Social security costs	**17,415**	20,712
Pension Costs	**13,651**	14,788
	408,906	435,996

During the year £5,002 was paid for redundancy payments to staff. These costs are included within wages and salary costs.

18. Staff costs (continued)

The average number of persons employed by the charity during the year was as follows:

	2021	2020
	No.	No.
Charitable activities	**18**	18
Fundraising	**2**	4
Management and administration	**4**	4
	24	26

No employee received remuneration amounting to more than £60,000 in either year.

Included in salaries and wages are redundancy costs of £5,002 (2020: £nil)

No employee received remuneration amounting to more than £60,000 in either year.

The Trustees neither received nor waived any emoluments during the year (2020 – £nil).

During the year, two Trustees received expenses in relation to their roles as volunteers totalling £46 (2020: £112, three Trustees).

The total amount of employee benefits received by key management personnel is £136,515 (2020: £162,489).

19. Pension costs

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund.

The amount of outstanding pension contributions at the year end was £nil (2020 – £2,629).

Defined contribution

	2021	2020
	£	£
Contributions payable by the charity for the year	**13,651**	14,788
	13,651	14,788

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

20. Tangible fixed assets

	Mobile resource unit £	Motor vehicles £	Office & computer equipment £	Total £
Cost or valuation				
At 1 April 2020	**8,340**	**7,480**	**26,003**	**41,823**
Disposals	**-**	**(7,480)**	**-**	**(7,480)**
At 31 March 2021	**8,340**	**-**	**26,003**	**34,343**
Depreciation				
At 1 April 2020	**7,367**	**7,480**	**24,793**	**39,640**
Charge for the year	**973**	**-**	**864**	**1,837**
On disposals	**-**	**(7,480)**	**-**	**(7,480)**
At 31 March 2021	**8,340**	**-**	**25,657**	**33,997**
Net book value				
At 31 March 2021	**-**	**-**	**346**	**346**
At 31 March 2020	973	-	1,210	2,183

21. Fixed asset investments

	Investments in subsidiary companies £	National Savings bonds £	Total £
Cost or valuation			
At 1 April 2020	**100**	**5,000**	**5,100**
At 31 March 2021	**100**	**5,000**	**5,100**
Net book value			
At 31 March 2021	**100**	**5,000**	**5,100**
At 31 March 2020	100	5,000	5,100

Principal subsidiaries

The following was a subsidiary undertaking of the charity:

Name	Company number	Principal activity	Class of shares	Holding
Sight Ed Limited	07427771	Dormant	Ordinary	**100%**

The subsidiary had nil net assets at the year end (2020: £nil)

22. Stocks

	2021 £	2020 £
Goods for resale	**3,417**	3,421

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

23. Debtors

	2021 £	2020 £
Trade debtors	**10,526**	17,241
Other debtors	**8,816**	1,924
Prepayments and accrued income	**22,597**	36,060
	41,939	55,225

24. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	**17,372**	14,688
Other taxation and social security	**16,316**	14,186
Other creditors	**144**	2,723
Accruals and deferred income	**47,238**	46,257
	81,070	77,854

	2021 £	2020 £
Deferred income at 1 April 2020	**31,333**	12,654
Resources deferred during the year	**26,013**	22,865
Amounts released from previous periods	**(19,524)**	(4,186)
	37,822	31,333

25. Operating lease commitments

At 31 March 2021 the charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021	2020
	£	£
Not later than 1 year	**10,131**	14,627
Later than 1 year and not later than 5 years	**-**	2,724
	10,131	17,351

Lease commitments relating to land and buildings within 1 year totalled £10,092 (2020: £14,489), later than 1 year totalled £nil (2020: £2,712). Lease commitments relating to office equipment within 1 year totalled £39 (2020: £138), later than 1 year totalled £nil (2020: £12).

Lease payments recognised as an expense in the year totalled £34,650 (2020: £35,132).

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

26. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Fixed asset fund	**2,183**	**-**	**-**	**(1,837)**	**346**
Premises fund	**252,080**	**-**	**-**	**50,567**	**302,647**
	254,263	**-**	**-**	**48,730**	**302,993**
General funds					
General Funds - all funds	**350,100**	**168,652**	**(109,564)**	**(57,583)**	**351,605**
Total Unrestricted funds	**604,363**	**168,652**	**(109,564)**	**(8,853)**	**654,598**
Restricted funds					
Big Lottery NE Derbyshire	**204**	**15,015**	**(15,219)**	**-**	**-**
Sports, social and leisure	**1,996**	**1,586**	**(4,747)**	**2,065**	**900**
Living well at home project	**11,815**	**35,000**	**(35,006)**	**-**	**11,809**
Hospital services	**12,989**	**56,376**	**(53,164)**	**-**	**16,201**
Children's & Young People's Services	**2,619**	**12,725**	**(14,135)**	**-**	**1,209**
Derbyshire County services contract	**-**	**223,736**	**(221,268)**	**-**	**2,468**
Derbys County Rehab Equipment	**-**	**10,319**	**(10,319)**	**-**	**-**
Low Vision Services	**-**	**72,070**	**(72,038)**	**-**	**32**
Legacy Income	**3,836**	**-**	**-**	**-**	**3,836**
Grants for Coin Counter	**1,131**	**-**	**(560)**	**-**	**571**
Resource Centre Chesterfield	**-**	**-**	**(6,788)**	**6,788**	**-**
	34,590	**426,827**	**(433,244)**	**8,853**	**37,026**
Total of funds	**638,953**	**595,479**	**(542,808)**	**-**	**691,624**

26. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2020 £
Unrestricted funds					
Designated funds					
Fixed asset fund	6,916	-	-	(4,733)	2,183
Premises fund	291,741	-	-	(39,661)	252,080
	298,657	**-**	**-**	(44,394)	254,263
General funds					
General reserve	350,100	133,277	(164,443)	31,166	350,100
Total Unrestricted funds	**648,757**	**133,277**	**(164,443)**	(13,228)	604,363
Restricted funds					
Resource centres - Chesterfield	1,784	-	(7,850)	6,066	-
Big Lottery NE Derbyshire	-	7,508	(7,304)	-	204
Sports, social and leisure	4,234	7,258	(13,122)	3,626	1,996
Living well at home project	10,158	35,000	(33,343)	-	11,815
Hospital services	11,241	60,126	(58,378)	-	12,989
Children's & Young People's Services	5,144	15,515	(18,040)	-	2,619
Derbyshire County services contract	509	242,598	(245,983)	2,876	-
Low Vision Services	2,509	96,582	(99,751)	660	-
Legacy Income	4,436	-	(600)	-	3,836
Grants for Coin Counter	1,691	-	(560)	-	1,131
Grants for IT upgrade	-	5,522	(5,522)	-	-
	41,706	**470,109**	**(490,453)**	13,228	34,590

26. Statement of funds (continued)

Total of funds	690,463	603,386	(654,896)	-	638,953

26. Statement of funds (continued)

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The fixed asset designated fund was established to assist in identifying those funds that are not free funds and represents the net book value of tangible fixed assets. The balance on the designated fund is reviewed by the Trustees at the year end and adjusted by a transfer to the general reserve for the depreciation charge in the year, after taking into account additions and disposals.

The premises designated fund relates to the excess of free reserves over the upper threshold which the Trustees have made the decision to designate towards the purchase of a property.

Transfers are made from unrestricted funds to cover any restricted funds in deficit. Where funds have ended and underspend will not be clawed back from the funder, a transfer is made to unrestricted funds. The purposes of the restricted funds are as follows:

National Lottery Community Fund ID : 0010366775 (1 year to 30/11/2020)
This was a one-year project to scope the potential for developing 'paid for' services in North East Derbyshire. With the onset of the Covid pandemic, it was agreed with the National Lottery Community Fund that the grant would be used for delivering telephone support and signposting to identified vulnerable people in the area.

Sports, social and leisure services
This provides sports and leisure services for visually impaired people. Main groups run in Derby and surrounding areas including Matlock and Long Eaton. Groups include swimming and bowling as well as trips out. Due to Covid face to face groups were postponed indefinitely and telephone conferencing activities developed for some service users.

Living well - Health at home
People with sight loss often become socially isolated or need support coming to terms with their eye condition. This service provides a six session intervention to people who have sight loss and live with a secondary health condition. It aims to improve confidence, maintain independence and reduce reliance on NHS services. Service delivery changed over the year as home visits were stopped and more assessment and delivery was done remotely by phone. Well-being newsletters were also developed and posted out in accessible formats to service users.

26. Statement of funds (continued)

Hospital services
Staff and volunteers are present in all Derbyshire hospitals where registration of sight loss takes place. The service provides practical help, information and emotional support to patients in the eye clinic and their family and friends. The northern hospitals; Chesterfield Royal Hospital, Buxton Cavendish and Whitworth are funded by Chesterfield Royal Hospital Charitable Trust. The southern hospitals; Royal Derby Hospital and Ripley and Ilkeston Hospitals are partly funded by Royal Derby Hospital.

Children's and young people's services
Over the year the service moved 'on-line' and group activities were held remotely. I.T. equipment, funded from a Children in Need grant allowed us to set up and deliver this service and response from children and their families was very positive. Other aspects of these services were postponed due to access to activities being stopped – e.g. children's one to one swimming support.

Derbyshire County services contract rehabilitation
These services are commissioned by Derbyshire County Council and are provided by suitably qualified Rehabilitation Workers at Sight Support Derbyshire. Rehabilitation Workers visit visually impaired people in their own homes and work out an individual plan focusing on mobility, independent living and communication. Our Rehab Workers also refer into other SSD services to ensure that people are getting the right support at the right time. Working with the Council a new 'Covid safe' model of delivery was agreed with assessment and signposting done remotely. Some doorstep deliveries took place and during periods of the year where Covid Lockdowns were relaxed, some outdoor mobility sessions also took place.

Derbyshire County Rehab Equipment
This income was specifically given for the purchase of rehabilitation equipment.

Low vision services
The Low Vision Aid Scheme is funded by the Derbyshire CCGs and supplies equipment such as magnifiers, lamps and shaded spectacles to enable visually impaired people to maximise the use of residual vision. The service is free of charge to users and SSD works alongside optometrists to assess clients in their own homes and to supply equipment. This service was changed to a remote assessment with service users and delivery of equipment mainly by post, with follow up support where needed.

Legacy income
This legacy income was specifically given for the purchase of low vision equipment.

Grant for Coin Counter
This is a capital grant for the purchase of a cash counting machine, which is being depreciated each year - 2021.22 will be the last year of depreciation.

Resource centres and help desk
These services provide information on many aspects relating to sight loss to visually impaired people and their family and friends. The resource centre enables people to try out and buy daily living aids to enable them to do basic day to day activities. The service is part financed by Derbyshire County Council alongside our charitable income.

Mobile resource centre
This service tours the County as a 'pop up service' visiting different community locations each day and enabling people to access information and try out daily living aids near to their home. It is financed by Derbyshire County Council. All activity was stopped over the year and staff were moved over to deliver telephone support directly to

service users, helping other staff to deal with the increased demand for telephone support.

Grants for IT upgrade
This was a capital grant for IT equipment which is fully depreciated.

27. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	**346**	**346**
Fixed asset investments	-	**5,100**	**5,100**
Current assets	**37,026**	**730,222**	**767,248**
Creditors due within one year	-	**(81,070)**	**(81,070)**
Total	**37,026**	**654,598**	**691,624**

Analysis of net assets between funds - prior year

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	-	**2,183**	2,183
Fixed asset investments	-	**5,100**	5,100
Current assets	**63,823**	**645,701**	709,524
Creditors due within one year	**(29,233)**	**(48,621)**	(77,854)
Total	**34,590**	**604,363**	638,953

28. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income/(expenditure) for the year (as per Statement of Financial Activities)	**52,671**	(51,510)
Adjustments for:		
Depreciation charges	**1,837**	4,733
Interest from investments	**(2,466)**	(7,035)
Decrease/(increase) in stocks	**4**	(247)
Decrease/(increase) in debtors	**13,286**	(11,806)
Increase in creditors	**3,216**	15,322
Net cash provided by/(used in) operating activities	**68,548**	(50,543)

29. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	**721,892**	650,878
Total cash and cash equivalents	**721,892**	650,878

30. Analysis of changes in net debt

	At 1 April 2020 £	Cash flows £	At 31 March 2021 £
Cash at bank and in hand	**650,878**	**71,014**	**721,892**
	650,878	**71,014**	**721,892**

31. Related party transactions

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2021. (31 March 2020 - None)