
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
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DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
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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

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
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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

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

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.

Case study – Adult Services

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 rhythmic 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

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

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.

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Trustees' report (continued)
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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.

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Trustees' report (continued)
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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

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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

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Trustees' report (continued)
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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.

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Trustees' report (continued)
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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.

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Trustees' report (continued)
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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.

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Trustees' report (continued)
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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

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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.

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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
		<u>395,139</u>	<u>389,160</u>
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
		<u>602,219</u>	<u>493,537</u>
Creditors: amounts falling due within one year	16	(73,746)	(68,618)
Net current assets		<u>528,473</u>	<u>424,919</u>
Total assets less current liabilities		<u>923,612</u>	<u>814,079</u>
Total net assets		<u><u>923,612</u></u>	<u><u>814,079</u></u>

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
(A company limited by guarantee)
Registered number: 03920526

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.

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

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

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

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.

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

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

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

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

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.

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

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

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.

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

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

4. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
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
<i>Total 2024</i>	<i>103,702</i>	<i>50,953</i>	<i>154,655</i>	

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

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

5. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
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
	<u>401,224</u>	<u>11,267</u>	<u>412,491</u>	<u>404,213</u>
<i>Total 2024</i>	<u>394,422</u>	<u>9,791</u>	<u>404,213</u>	

6. Income from other trading activities

Income from fundraising events

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Fundraising activities	1,000	8,569	9,569	8,125
	<u>-</u>	<u>8,125</u>	<u>8,125</u>	
<i>Total 2024</i>	<u>-</u>	<u>8,125</u>	<u>8,125</u>	

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

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

7. Expenditure on raising funds

Costs of raising voluntary income

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

8. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
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
	<u>471,212</u>	<u>99,573</u>	<u>570,785</u>	<u>516,425</u>
<i>Total 2024</i>	<u><u>435,267</u></u>	<u><u>81,158</u></u>	<u><u>516,425</u></u>	

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

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

8. Analysis of expenditure by activities (continued)

Analysis of support costs

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

9. Independent examiner's remuneration

	2025 £	<i>2024 £</i>
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 £	<i>2024 £</i>
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	<i>2024</i>
Charitable activities	15	12
Fundraising	2	2
Management and administration	4	4
	21	18

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

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

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	<u>392,000</u>	<u>10,999</u>	<u>24,212</u>	<u>427,211</u>
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	<u>11,760</u>	<u>1,100</u>	<u>24,212</u>	<u>37,072</u>
Net book value				
At 31 March 2025	<u>380,240</u>	<u>9,899</u>	<u>-</u>	<u>390,139</u>
At 31 March 2024	<u>384,160</u>	<u>-</u>	<u>-</u>	<u>384,160</u>

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

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

13. Fixed asset investments

	National Savings bonds £
Cost	
At 1 April 2024	5,000
At 31 March 2025	<u>5,000</u>

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
	<u>76,707</u>	<u>29,746</u>

15. Current asset investments

	2025 £	2024 £
Cash on deposit	<u>305,000</u>	<u>358,685</u>

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

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

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
	<u>73,746</u>	<u>68,618</u>
	<u>73,746</u>	<u>68,618</u>
	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)
	<u>33,653</u>	<u>22,704</u>
	<u>33,653</u>	<u>22,704</u>

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.

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

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

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
	<u>405,281</u>	<u>-</u>	<u>(6,497)</u>	<u>9,899</u>	<u>408,683</u>
General funds					
General Funds	319,939	207,307	(83,480)	(25,253)	418,513
	<u>319,939</u>	<u>207,307</u>	<u>(83,480)</u>	<u>(25,253)</u>	<u>418,513</u>
Total Unrestricted funds	<u>725,220</u>	<u>207,307</u>	<u>(89,977)</u>	<u>(15,354)</u>	<u>827,196</u>
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
	<u>88,859</u>	<u>524,464</u>	<u>(532,261)</u>	<u>15,354</u>	<u>96,416</u>
Total of funds	<u>814,079</u>	<u>731,771</u>	<u>(622,238)</u>	<u>-</u>	<u>923,612</u>

DERBYSHIRE ASSOCIATION OF THE BLIND LIMITED
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Notes to the financial statements
For the year ended 31 March 2025

17. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
Designated funds					
Fixed asset fund	388,080	-	(3,920)	-	384,160
Staff development fund	-	-	-	21,121	21,121
	<u>388,080</u>	<u>-</u>	<u>(3,920)</u>	<u>21,121</u>	<u>405,281</u>
General funds					
General Funds	305,414	81,106	(60,612)	(5,969)	319,939
	<u>305,414</u>	<u>81,106</u>	<u>(60,612)</u>	<u>(5,969)</u>	<u>319,939</u>
Total Unrestricted funds	<u>693,494</u>	<u>81,106</u>	<u>(64,532)</u>	<u>15,152</u>	<u>725,220</u>
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
	<u>102,914</u>	<u>498,124</u>	<u>(497,027)</u>	<u>(15,152)</u>	<u>88,859</u>
Total of funds	<u>796,408</u>	<u>579,230</u>	<u>(561,559)</u>	<u>-</u>	<u>814,079</u>

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

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

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.

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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.

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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
	<u>814,079</u>	<u>731,771</u>	<u>(622,238)</u>	<u>-</u>	<u>923,612</u>

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
	<u>796,408</u>	<u>579,230</u>	<u>(561,559)</u>	<u>-</u>	<u>814,079</u>

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	<u>96,416</u>	<u>827,196</u>	<u>923,612</u>

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19. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
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

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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
	<u>462,007</u>	<u>61,498</u>	<u>523,505</u>

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).