

REGISTERED COMPANY NUMBER: 04451537 (England and Wales)
REGISTERED CHARITY NUMBER: 1102386

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
NORTHUMBERLAND COUNTY BLIND ASSOCIATION

Read, Milburn & Co
71 Howard Street
North Shields
Tyne and Wear
NE30 1AF

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Page
Chairpersons' Statements	1
Report of the Trustees	2 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11 to 12
Notes to the Financial Statements	13 to 24
Detailed Statement of Financial Activities	25 to 26

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

CHAIRPERSONS' STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

On behalf of the Board of Trustees, I would like to thank our amazing team of staff and volunteers.

The strengths and resilience that they showed during COVID restrictions, the most challenging time we and others have ever encountered, is immeasurable.

We worked collaboratively with colleagues in the Local Authority, voluntary organisations and the public, who all worked together to respond to the needs of our communities, in a time of multiple challenges which strengthened our collective response.

Lorraine Greeve

Resigned as Chair on 9 December 2020

It is with great pride that I take over as Chair of such an innovative organisation having served on the board as a Trustee for four years.

Being visually impaired myself I can empathise with many of the issues our client group faces on a day-to-day basis.

I will work with my fellow Trustees and the staff to ensure that we develop services that are appropriate and meet the needs of the visually impaired people of Northumberland.

I am so looking forward to driving through our ambitious Strategic Plan and will work collaboratively to ensure the best outcomes for our clients.

I would like to thank our funders, donors and grant givers who have supported us throughout the financial year allowing us to use funding flexibly to meet the changing needs of our clients as the pandemic unfolded.

Mala Janes

Appointed Chair on 9 December 2020

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Our mission, objectives and activities

The long-term goal of Northumberland County Blind Association is

A world in which every visually impaired person reaches their potential and lives a fulfilling life.

Our mission is

To enable people with a visual impairment to gain greater independence and minimise the effects of reduced vision.

NCBA exists to represent and support visually impaired people in practical ways in order to ensure that now and in the future people:

- > Feel empowered to take control of their own lives;
- > Experience opportunities which may not otherwise be available;
- > Feel engaged and a valuable member of society;
- > Have access to information allowing them to make informed decisions about all aspects of their lives.

Northumberland County Blind Association will work in partnership with visually impaired people, other organisations and the local community to achieve this and ensure that visually impaired people are able to influence change that makes a difference to their own lives.

Our strategic aims (2020-2023)

We will develop our work in five key areas

- 1. Reaching people as early as possible**
- 2. Coping with the emotional and mental health effects of sight loss**
- 3. Reducing fear, isolation and loneliness**
- 4. Health, wellbeing and personal strength**
- 5. Digital solutions, equipment and information**

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

OBJECTIVES AND ACTIVITIES - continued

Strategic Plan

We will strengthen our organisational capacity by:

- 1. Developing our partnerships with other organisations**
- 2. Diversifying funds to provide flexibility**
- 3. Widely communicating impact, learning and outcomes**
- 4. Improving efficiency to use resources to the best effect**
- 5. Investing in our volunteer programme**

Working Framework

Northumberland County Blind Association is led by visually impaired people for visually impaired people, we exist to serve this community and recognise that it is made up of individuals requiring support, advice and guidance specific to their individual needs. Everything we do is based on the wider needs and wants of the visually impaired community which in turn controls our direction and purpose.

Northumberland County Blind Association is an independent charity committed to providing high quality local services to blind and partially sighted people across Northumberland.

Whilst at the time of writing it is hard to focus on anything other than the current lockdown and its potential long-term impact on our clients and the services they need access to, when we look back at the past year, we can be proud of the progress we have made.

Following a disappointing year last year, we now have a strong and dedicated team in place to deliver our core services. They have really moved our work forward, ensuring we are meeting local needs and addressing gaps in services in both rural and urban areas of the county. During the year we undertook a staff/volunteer survey, which showed the team were feeling very positive, and committed to the direction the organisation is taking.

Over the course of the year, we saw 1167 clients and groups registered with us, this despite an initial exercise, which needs to be continued, to cleanse our client database and remove a lot of client data that was no longer current. We now have just over 965 people in Northumberland registered with us.

We are extremely grateful for all the support and advice we have received during the year, to Visionary (regionally and nationally) Thomas Pocklington, Lions Clubs International and Northumberland Healthwatch. We also note the excellent relationship with Northumberland Health Care Trust in particular the sensory team.

This report cannot end without mentioning our magnificent team of 156 volunteers, some of whom are visually impaired themselves. They have maintained and grown our befriending scheme, our volunteer driver scheme and the numerous groups that meet all over the county. Without them all we just would not be able to deliver the much-needed services and support to our service users.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

ACHIEVEMENT AND PERFORMANCE

Many of our clients live alone so we were very concerned about their welfare.

We contacted almost 600 of the most vulnerable clients on our database to ask if they would like a weekly wellbeing phone call. This would help to lessen anxiety and reduce isolation. It would also be a useful check-up service to identify if people needed further practical or emotional support as the crisis continued. The majority of people contacted said they wanted this so as a result we established our Telephone Befriending / Support Service.

We moved quickly and recruited over 50 additional volunteers, in total 91 volunteers across the 12-month period (many from organisations whose staff were furloughed) and trained them in the new service. We are working with staff from Health Watch, Age UK, the Local Authority and Care Quality Commission, as well as local Councillors.

Due to the evolving nature of the crisis some of our clients' mental health and wellbeing began to deteriorate significantly. We received funding from the CCG to employ a professional counsellor, enabling one-to-one telephone support for our clients.

The service identified and dealt with dozens of issues and problems helping our clients through these especially difficult times. It has proven hugely successful and the feedback from clients so far is deeply moving. They are so grateful that "someone cares" and say that we have been a lifeline for them. They feel better knowing that we are there for them in case of emergencies.

Many clients relied on Talking Books to help them through the long days of isolation from family and friends. With libraries closed and most of our clients not being online and so were unable to download books, we identified funds and purchased more Talking Books. We worked with the RNIB to distribute them to clients as quickly as possible and the feedback has also been excellent.

We have distributed over 50 pieces of low vision equipment each month to clients, such as talking watches, liquid level indicators and magnifiers, and organised repairs to equipment.

We received funding which enabled us to set up a Technology Project and have sent out 100 free smart speakers to isolated clients. A tutor guides clients over the phone on how to use them.

Technology continues to be a challenge for visually impaired people, this will be a priority area going forward.

We received funding from the Covid Lottery fund to distribute 600 boxes of goodies to clients. The box contents included uplifting poems, information on support and services, chocolates, tinned items and Covid updates.

One 95-year-old lady rang in tears to say "Thank You". She told us that she lived alone and said it felt lovely to know we were thinking of her.

This last year has been a very steep learning curve for the organisation and as a result we are reviewing how we deliver our services in the future. We have identified that the Telephone Support Service, which has been so successful, is perhaps the most efficient way of keeping in touch with clients. The feedback has been 100% positive and we know that it has impacted so beneficially on our clients. As one of our clients said "Just knowing someone is there, and they care about me, helps me cope".

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

ACHIEVEMENT AND PERFORMANCE - continued

We soon identified many clients were suffering from severe mental health issues because of isolation and loneliness. We received a small amount of funding to buy in the support of a professional counsellor who is blind herself, so completely empathises with our clients and how they are feeling.

One of our key priorities for the coming year is to retain and expand the Telephone Support Service.

During this year we employed 2 new staff to deliver an Energy Project in Partnership with Citizens Advice Northumberland, to support visually impaired people to manage and take control of their energy bills through using simple equipment to help read their metres and heating controls.

We received core funding from the Lottery, from Pocklington's Trust, and from the Community Foundation to support the losses we encountered during lockdown.

Planning ahead 2021/2022

We are now into year 2 of our Business Plan. We continue to develop new partnerships and collaborations to enhance the lives of our client group.

Our immediate plan for 2021/22 is to develop volunteering - in June 2021 we were awarded the Queens Award for Volunteering, with special recognition for the work of our volunteers during Covid. The first time an organisation has received this recognition.

We also want to expand our reach across Northumberland. In September 2021 we received £171,000 to develop services across Northumberland.

FINANCIAL REVIEW

Total income for the year ended 31 March 2021 was £229,007 (2020 - £84,760), expenditure for the year amounted to £169,834 (2020 - £137,081). A net surplus of £59,173 (2020 - £52,321 deficit) was reported.

Total funds of the charity at 31 March 2021 amounted to £123,382 (2020 - £64,209), of which £13,372 (2020 - £13,545) was subject to restriction. Designated reserves amounted to £49,000 (2020 - £15,000), free reserves amounted to £58,444 (2020 - £35,661).

Charitable funders and supporters

Northumberland County Blind Association wishes to thank all its charitable funders and supporters. As an independent charity we rely on the generosity of our supporters and the local community. Without their support we would not be able to deliver any of our valuable work providing local support for blind and partially sighted people in communities across Northumberland.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

FINANCIAL REVIEW

Reserves policy

It is the policy of the organisation to maintain free reserves at a level which balances our objectives to support and develop services with our need to manage risk and maintain financial stability.

Free Reserves

A minimum level of free reserves equating to at least 3 months of unrestricted expenditure is considered sufficient to cover management, administration and support costs through any funding shortfalls and to respond to emergency needs which arise from time to time.

Designated Reserves

In addition there is also a need to designate certain sums from free reserves as a Contingency Fund, set aside to settle the contractual obligations of the Charity in the event of closure. These funds will be ringfenced at £49,000 and consist of the following:

£16,000	redundancies
£2,000	legal fees
£10,000	building lease
£5,000	building restoration (under contractual lease)
£16,000	running costs to cover salaries and bills until closure

Going concern

After making enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The organisation is a charitable company limited by guarantee. It was established in 2002 and registered under the Companies Act 2006. A Memorandum of Association is in place which establishes the objects and powers of the charitable company, and the charity is governed under its Articles of Association.

The organisation is governed by a Board of Trustees who are also Directors of the company. During the year to 31 March 2021 the Board met in person four times. The trustees do not receive any remuneration for their services to the charity.

The trustees are elected at the annual general meeting by the members of the organisation.

Related parties

There were no material related party transactions with trustees or senior management.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT - continued

Risk management and delegation

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate systems and controls are in place in order to mitigate those risks and to provide reasonable assurance against fraud and error. During the year, the trustees have considered the major risks and systems have been put in place to mitigate their impact.

Public benefit

The board of trustees confirm that they have complied with their duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit "Charities and Public Benefit".

Northumberland County Blind Association's charitable objectives are enshrined within its articles and, as such, the Trustees ensure that this charter is carried out for the public benefit. This is done through the delivery of services which, whilst primarily aimed at those who are blind or partially sighted are, where appropriate, open to all who might benefit.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04451537

Registered Charity number

1102386

Registered office

Reiver House
Staithes Lane
Morpeth
Northumberland
NE61 1TD

Trustees

Mrs D R Burwood	
Mrs J A Cassidy	appointed 14 September 2021
Mrs L Greeve	
Mrs M A Janes	
Ms A Murray	appointed 14 September 2021
Mrs A F Poulter	
Mrs S M Taylor	appointed 18 March 2021
Mr A R Wade	appointed 14 September 2021
Mr D Wailes	appointed 2 October 2020
Mrs M Wailes	appointed 2 October 2020

Chief Executive

Ms J Boyack

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

REFERENCE AND ADMINISTRATIVE DETAILS - continued

Independent Examiner

Read, Milburn & Co
71 Howard Street
North Shields
Tyne and Wear
NE30 1AF

Bankers

TSB Bank plc
3-5 Newgate Street
Morpeth
NE61 1AN

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Northumberland County Blind Association for the purposes of company law) are responsible for preparing the Annual 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Approved by order of the board of trustees on 12 October 2021 and signed on its behalf by:



Mrs M A Janes - Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTHUMBERLAND COUNTY BLIND ASSOCIATION

Independent examiner's report to the trustees of Northumberland County Blind Association ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also 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 Company 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 your charity's accounts as 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

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 Company 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.



Nicholas J Liley
Read, Milburn & Co
71 Howard Street
North Shields
Tyne and Wear
NE30 1AF

19 October 2021

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		9,632	-	9,632	7,265
Charitable activities	4				
Grant income		43,350	152,947	196,297	35,828
Club income		-	-	-	10,826
Other trading activities	2	22,734	-	22,734	30,185
Investment income	3	344	-	344	656
Total		76,060	152,947	229,007	84,760
EXPENDITURE ON					
Raising funds	5	4,394	-	4,394	4,427
Charitable activities	6				
Project related costs		6,356	14,531	20,887	8,736
Staff and volunteer costs		(1,624)	98,324	96,700	70,889
Premises costs		3,298	27,968	31,266	30,512
Administrative costs		4,290	11,705	15,995	14,297
Club expenditure		-	592	592	8,220
Total		16,714	153,120	169,834	137,081
NET INCOME/(EXPENDITURE)		59,346	(173)	59,173	(52,321)
RECONCILIATION OF FUNDS					
Total funds brought forward		50,664	13,545	64,209	116,530
TOTAL FUNDS CARRIED FORWARD		<u>110,010</u>	<u>13,372</u>	<u>123,382</u>	<u>64,209</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

NORTHUMBERLAND COUNTY BLIND ASSOCIATION (REGISTERED NUMBER: 04451537)**BALANCE SHEET
31 MARCH 2021**

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible assets	12	2,985	3
CURRENT ASSETS			
Debtors	13	14,366	2,195
Cash at bank and in hand		<u>139,795</u>	<u>89,294</u>
		154,161	91,489
CREDITORS			
Amounts falling due within one year	14	(33,764)	(27,283)
		<u> </u>	<u> </u>
NET CURRENT ASSETS		<u>120,397</u>	<u>64,206</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		123,382	64,209
		<u> </u>	<u> </u>
NET ASSETS		<u><u>123,382</u></u>	<u><u>64,209</u></u>
FUNDS	17		
Unrestricted funds:			
General fund		61,010	35,664
Contingency fund		<u>49,000</u>	<u>15,000</u>
		<u>110,010</u>	<u>50,664</u>
Restricted funds		<u>13,372</u>	<u>13,545</u>
TOTAL FUNDS		<u><u>123,382</u></u>	<u><u>64,209</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The notes form part of these financial statements

BALANCE SHEET - continued
31 MARCH 2021

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 12 October 2021 and were signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'M A Janes', with a stylized, cursive script.

M A Janes - Chair

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going Concern

The financial statements are prepared on the going concern basis. In the opinion of trustees, no material uncertainties exist about the charity's ability to continue.

Income

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

Income from government and other grants, whether capital or revenue in nature, is recognised when the charity has entitlement to the funds, any related performance conditions have been satisfied, it is probable that income will be received and the amount can be measured reliably and is not deferred.

Expenditure

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

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Display equipment	- 33% on cost
Fixtures and fittings	- 33% on cost
Office equipment	- 33% on cost

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Debtors

Trade and other debtors including prepayments are recognised at the settlement amount.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Financial instruments

All financial assets and liabilities of the charity qualify as basic financial instruments and are initially recognised at the transaction value and subsequently measured at their settlement value.

2. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Fundraising events	3,691	9,225
Equipment sales	3,300	4,204
Rental income	9,846	14,936
Other income	<u>5,897</u>	<u>1,820</u>
	<u>22,734</u>	<u>30,185</u>

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	<u>344</u>	<u>656</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2021 £	2020 £
Grants	Grant income	196,297	35,828
Club income	Club income	-	10,826
		<u>196,297</u>	<u>46,654</u>

Grants received, included in the above, are as follows:

	2021 £	2020 £
Energy Saving Trust	15,587	11,524
Greggs Foundation	17,500	5,000
Awards for All	8,312	1,663
FB & PFB Lough at the Community Foundation	7,317	3,251
Charities Aid Foundation	27,500	-
Garfield Weston	10,000	-
National Lottery Sustainability Fund	29,000	-
National Lottery Awards for All Fund	10,000	-
Northumberland County Council	25,000	-
Thomas Pocklington Trust	10,000	-
Community Foundation	5,000	-
Winter Resilience Fund	1,820	-
Job Retention Scheme	10,911	-
Hadrian Trust	-	1,000
Sir James Knott Trust	-	5,000
Royal London	-	5,000
Ballinger Trust	-	1,000
Persimmon	-	1,000
Rothley Trust	-	1,000
Good Things Foundation	3,234	390
Healthwatch	720	-
Northumberland County Council	500	-
Leeds Building Society	1,000	-
Joicey Trust	4,000	-
Willan Charitable Trust	6,000	-
Catherine Cookson Foundation	500	-
Community Chest	2,396	-
	<u>196,297</u>	<u>35,828</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

5. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Equipment for resale	3,007	2,674
Fundraising	<u>1,387</u>	<u>1,753</u>
	<u>4,394</u>	<u>4,427</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Project related costs	20,887	-	20,887
Staff and volunteer costs	47,603	49,097	96,700
Premises costs	-	31,266	31,266
Administrative costs	315	15,680	15,995
Club expenditure	<u>592</u>	<u>-</u>	<u>592</u>
	<u>69,397</u>	<u>96,043</u>	<u>165,440</u>

7. SUPPORT COSTS

	Management and administration £	Governance costs £	Totals £
Staff and volunteer costs	49,097	-	49,097
Premises costs	31,266	-	31,266
Administrative costs	<u>13,202</u>	<u>2,478</u>	<u>15,680</u>
	<u>93,565</u>	<u>2,478</u>	<u>96,043</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	1,495	-
Independent Examiner's remuneration, including irrecoverable VAT	1,236	1,230
Payments under operating leases	<u>20,397</u>	<u>21,586</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

10. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	89,098	61,079
Social security costs	1,374	1,230
Other pension costs	<u>2,566</u>	<u>2,601</u>
	<u>93,038</u>	<u>64,910</u>

The key management personnel, including the trustees, are listed under Reference and Administrative Details. The total employee benefits of the key management personnel, including Social Security, were £35,008 (2020 - £29,900).

The average monthly number of employees during the year was as follows:

	2021	2020
Direct staff	4	2
Management and administration	<u>2</u>	<u>2</u>
	<u>6</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	7,265	-	7,265
Charitable activities			
Grant income	14,390	21,438	35,828
Club income	-	10,826	10,826
Other trading activities	30,185	-	30,185
Investment income	<u>656</u>	<u>-</u>	<u>656</u>
Total	52,496	32,264	84,760
EXPENDITURE ON			
Raising funds	4,427	-	4,427
Charitable activities			
Project related costs	268	8,468	8,736
Staff and volunteer costs	59,593	11,296	70,889
Premises costs	28,871	1,641	30,512
Administrative costs	14,264	33	14,297
Club expenditure	-	8,220	8,220
	<u> </u>	<u> </u>	<u> </u>
Total	107,423	29,658	137,081
	<u> </u>	<u> </u>	<u> </u>
NET INCOME/(EXPENDITURE)	(54,927)	2,606	(52,321)
RECONCILIATION OF FUNDS			
Total funds brought forward	105,591	10,939	116,530
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u>50,664</u>	<u>13,545</u>	<u>64,209</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

12. TANGIBLE FIXED ASSETS

	Display equipment £	Fixtures and fittings £	Office equipment £	Totals £
COST				
At 1 April 2020	24,805	10,513	29,925	65,243
Additions	-	655	3,822	4,477
Disposals	<u>-</u>	<u>-</u>	<u>(29,925)</u>	<u>(29,925)</u>
At 31 March 2021	<u>24,805</u>	<u>11,168</u>	<u>3,822</u>	<u>39,795</u>
DEPRECIATION				
At 1 April 2020	24,804	10,512	29,924	65,240
Charge for year	1	219	1,275	1,495
Eliminated on disposal	<u>-</u>	<u>-</u>	<u>(29,925)</u>	<u>(29,925)</u>
At 31 March 2021	<u>24,805</u>	<u>10,731</u>	<u>1,274</u>	<u>36,810</u>
NET BOOK VALUE				
At 31 March 2021	<u>-</u>	<u>437</u>	<u>2,548</u>	<u>2,985</u>
At 31 March 2020	<u>1</u>	<u>1</u>	<u>1</u>	<u>3</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	4,263	1,288
Prepayments and accrued income	<u>10,103</u>	<u>907</u>
	<u>14,366</u>	<u>2,195</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	1,107	1,210
Social security and other taxes	2,437	1,036
Other creditors	254	254
Accruals and deferred income	<u>29,966</u>	<u>24,783</u>
	<u>33,764</u>	<u>27,283</u>

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Within one year	<u>1,667</u>	<u>2,064</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Fixed assets	2,566	419	2,985	3
Current assets	112,847	41,314	154,161	91,489
Current liabilities	<u>(5,403)</u>	<u>(28,361)</u>	<u>(33,764)</u>	<u>(27,283)</u>
	<u>110,010</u>	<u>13,372</u>	<u>123,382</u>	<u>64,209</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

17. MOVEMENT IN FUNDS

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	35,664	59,346	(34,000)	61,010
Contingency fund	<u>15,000</u>	<u>-</u>	<u>34,000</u>	<u>49,000</u>
	50,664	59,346	-	110,010
Restricted funds				
Clubs	13,545	(592)	-	12,953
Awards for All	<u>-</u>	<u>419</u>	<u>-</u>	<u>419</u>
	13,545	(173)	-	13,372
TOTAL FUNDS	<u>64,209</u>	<u>59,173</u>	<u>-</u>	<u>123,382</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	76,060	(16,714)	59,346
Restricted funds			
Clubs	-	(592)	(592)
Greggs Foundation	17,500	(17,500)	-
Awards for All	8,312	(7,893)	419
FB & PFB Lough at the Community Foundation	7,317	(7,317)	-
Garfield Weston	10,000	(10,000)	-
Sustainability Project	29,000	(29,000)	-
Fuel Poverty	15,587	(15,587)	-
Community Foundation	5,000	(5,000)	-
Winter Resilience Fund	1,820	(1,820)	-
Charities Aid Foundation	27,500	(27,500)	-
Covid Support	<u>30,911</u>	<u>(30,911)</u>	<u>-</u>
	152,947	(153,120)	(173)
TOTAL FUNDS	<u>229,007</u>	<u>(169,834)</u>	<u>59,173</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	At 31/3/20 £
Unrestricted funds			
General fund	90,591	(54,927)	35,664
Contingency fund	<u>15,000</u>	<u>-</u>	<u>15,000</u>
	105,591	(54,927)	50,664
Restricted funds			
Clubs	10,939	2,606	13,545
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>116,530</u>	<u>(52,321)</u>	<u>64,209</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	52,496	(107,423)	(54,927)
Restricted funds			
Clubs	10,826	(8,220)	2,606
Energy Saving Trust	11,524	(11,524)	-
Greggs Foundation	5,000	(5,000)	-
Awards for All	1,663	(1,663)	-
FB & PFB Lough at the Community Foundation	<u>3,251</u>	<u>(3,251)</u>	<u>-</u>
	<u>32,264</u>	<u>(29,658)</u>	<u>2,606</u>
TOTAL FUNDS	<u>84,760</u>	<u>(137,081)</u>	<u>(52,321)</u>

Funds are restricted when conditions are imposed on expenditure by the funder, as detailed below. In addition the receipts and payments of branch member clubs are included within the charity's income and expenditure within restricted funds.

The designated Contingency Fund represents amounts set aside in order to settle the contractual obligations of the charity as they fall due.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

17. MOVEMENT IN FUNDS - continued

Greggs Foundation

Core funding provided for the three years commencing December 2019.

Awards for All

Funding for staff to provide advice and information to Northumberland GP's and clinics.

FB & PFB Lough at the Community Foundation

Funding provided for the recruitment and training of volunteers.

Sustainability Project

Funding from the National Lottery Community Fund to support communities through the COVID-19 crisis.

Energy Saving Trust

Delivered alongside Citizens Advice Northumberland as part of the Energy Redress Scheme with funding provided by the Energy Saving Trust.

Garfield Weston Foundation

Funding for salary costs in delivering the project "Transforming the lives of people with sight loss in Northumberland".

Charities Aid Foundation

Funding for the purchase and distribution of free technology and training.

Covid Support

Additional funding to support the organisation during the pandemic includes National Lottery Awards for All Fund - £10,000, Thomas Pocklington Trust - £10,000 and the Job Retention Scheme JRS - £10,911.

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

19. LEGAL STATUS

Northumberland County Blind Association is a company limited by guarantee, registered in England and Wales and has no share capital. The company's registered number and registered office address can be found within Reference and Administrative Details.

In the event of the charity being wound up, the liability of members is limited to £1 in accordance with the Memorandum of Association.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	4,190	7,265
Legacies	<u>5,442</u>	<u>-</u>
	9,632	7,265
Other trading activities		
Fundraising events	3,691	9,225
Equipment sales	3,300	4,204
Rental income	9,846	14,936
Other income	<u>5,897</u>	<u>1,820</u>
	22,734	30,185
Investment income		
Deposit account interest	344	656
Charitable activities		
Grants	196,297	35,828
Club income	<u>-</u>	<u>10,826</u>
	<u>196,297</u>	<u>46,654</u>
Total incoming resources	229,007	84,760
EXPENDITURE		
Raising donations and legacies		
Equipment for resale	3,007	2,674
Fundraising	<u>1,387</u>	<u>1,753</u>
	4,394	4,427
Charitable activities		
Wages	41,046	39,829
Social security	1,302	740
Carried forward	42,348	40,569

This page does not form part of the statutory financial statements

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
Charitable activities		
Brought forward	42,348	40,569
Pensions	1,593	1,797
Advertising	315	460
Project related costs	20,887	8,736
Staff travel	-	3,245
Staff and volunteer training	1,600	-
IT training for clients	1,280	16
Volunteer expenses and travel	387	2,564
Recruitment	395	154
Club expenditure	<u>592</u>	<u>8,220</u>
	69,397	65,761
Support costs		
Management and administration		
Wages	48,052	21,250
Social security	72	490
Pensions	973	804
Rent, rates and water	20,705	20,540
Insurance	2,612	2,499
Light and heat	2,860	3,881
Telephone	1,225	1,158
Printing, postage and stationery	1,457	1,645
Sundries	4,056	4,969
Repairs and renewals	7,701	6,091
Legal and professional fees	2,357	2,336
Depreciation of tangible fixed assets	<u>1,495</u>	<u>-</u>
	93,565	65,663
Governance costs		
Accountancy and legal fees	<u>2,478</u>	<u>1,230</u>
Total resources expended	<u>169,834</u>	<u>137,081</u>
Net income/(expenditure)	<u><u>59,173</u></u>	<u><u>(52,321)</u></u>

This page does not form part of the statutory financial statements