

**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 2022**  
**FOR**  
**NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

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

# **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

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## **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

### **CHAIRPERSON'S STATEMENT FOR THE YEAR ENDED 31 MARCH 2022**

2021/22 was a year like none other and as we wrote last year's Trustees' annual report, none of us realised how long the crisis would be, the struggles that lay ahead, or the implications post-Covid would have.

Whilst there have certainly been many challenges, we are immensely proud of what Northumberland County Blind Association has achieved. We are even more proud of the outstanding contribution, dedication and commitment we have seen from our staff, our volunteers and the Trustees and frequently all made in the most difficult of circumstances.

Our fundraising team made sure that some income continued to flow despite the initial loss of many events and activities.

Volunteers and staff helped keep people connected: offering supportive phone calls to people, many of whom already felt isolated by their sight loss. We also supported them in accessing technology to help stay in touch.

Our objectives for the year ahead are to stabilise, learn from the impact of Covid and ensure Northumberland County Blind Association is sustainable into the future.

Part of this is realising our long-held ambition to develop our Low Vision Service together with our Hub and Spoke model of service delivery aiming to reach many more people who are socially isolated not only by sight loss, but also geographically.

We are also looking to expand our service to include people with hearing loss. Plans are well underway for our Centre for Sensory Loss.

Finally, we would like to say thank you:

A huge thank you to Julie Boyack our Chief Officer who has driven us forward with such safe hands.

A huge thank you to our staff, volunteers, trustees, supporters, donors, families and most importantly the people affected by sight loss who we exist to support and care for.

We could not have done it without you.

**Mala Janes**  
Chair

# **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

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 2022. 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 2022**

### **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** presently provides services support and information to 2338 people (predominantly the people who use our services).

4160 contacts were made with clients by telephone, newsletter and at our events.

Over the past year Northumberland County Blind Association (and by implication the Board) has seen considerable change. In 2021 Lorraine Greeve stepped down as chair of the Board, to be succeeded by Mala Janes. Sue Taylor and Alistair Wade joined the board as new Trustees bringing new skills, all have played a key role.

New Trustees receive the same corporate induction as all our staff and volunteers as well as information relating specifically to their role, duties and responsibilities with the opportunity to visit our sites and services.

None of the Trustees receive remuneration or other benefit from their work with the Charity. They give their time freely. Any connection between a Trustee or senior manager of the charity and a related party must be disclosed to the full Board of Trustees. In the current year, no such related party transactions were reported.

In this past year, we have strengthened our governance arrangements introducing a General Purposes Committee which meets bi-monthly. The full Board meets bi-monthly.

A forum of people who use Northumberland County Blind Associations services, chaired by a person with sight loss, meets regularly to support the board of Trustees in fulfilling its governance by providing feedback, guidance, and a consultation mechanism.

#### **The Leadership Team**

The Trustees delegate the day-to-day management, the development of strategy and the overall leadership of the charity to the Chief Officer.

To facilitate effective operations, the Chief Officer has delegated authority, within terms of delegation approved by Trustees, for operational matters including finance and employment.

## **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **OBJECTIVES AND ACTIVITIES - continued**

##### **Our Staff Team**

We employ people with a wide range of skills to deliver and support our services. As of 31 March 2022, we had 10 people on our payroll, many of whom work in part-time roles. In total, 4 people left Northumberland County Blind Association's employment, with 3 new members joining the team in roles across the organisation.

This has been a difficult year for everyone on our team. With staff testing positive for Covid-19. This, alongside changes in funding streams, and considerable changes in the way staff work (a lot coming about from our learning from COVID, some from listening to what our service users are saying) has put extra pressure on staff (and volunteers).

##### **Our Volunteers**

Northumberland County Blind Association has on average 148 volunteers who choose to donate their time, knowledge, and skills to enrich our organisation and the support it can offer to people affected by sight loss. We continued to recruit volunteers throughout the year.

Many new volunteers were particularly engaged in our volunteer driver's scheme with 17 volunteers supporting the service and our client connect telephone befriending / support service having 70+ volunteers made up partly with staff from other organisations who were furloughed and wanted to help their local Visually Impaired community.

We actively encourage opportunities for volunteering that enable people affected by sight loss to become involved in supporting others in their community.

We were awarded the Queens Award for Volunteering; we were the only organisation recognised for the invaluable work our volunteers provided through Covid 19.

## **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **ACHIEVEMENT AND PERFORMANCE**

- > Covid not only transformed the lives of VI people but also for us as an organisation. We quickly adapted to new ways of working, developing a collaborative approach, working with other organisations to design and develop joint strategies to support our clients.
- > We partnered with Citizen Advice Northumberland to deliver an Energy Saving project for Visually Impaired People, providing information to enable people to save money by using simple techniques.
- > We also distributed magnifiers to enable people to read their own meters and take control of their bills. We provided bump-ons so that people could feel temperature gauges and could control their own temperature, something that VI people find difficult.
- > Our partners at Citizens Advice Northumberland provided Advice to our clients on grants, insulation and benefits.
- > We received funding to continue our Client Connect telephone support / befriending service and this continued to expand. We quickly realised during the winter months that clients were presenting as depressed and displaying very low mood.
- > We received funding to deliver a temporary counselling service, which 16 people accessed. The counsellor is a blind person so they could fully empathise with our clients. The feedback was very positive. Mental Health continues to be an area for development for NCBA.
- > During this time we opened our Chatter Box Café at Reiver house, the purpose of which was to encourage isolated clients to get back out into the community post Covid and meet in a safe place that they knew and trusted.
- > Funding enabled us to purchase café equipment and employ a part time coordinator.
- > We used our Volunteer Car Service to provide transportation as many clients still do not feel comfortable using public transport or lived in communities with no transport links.
- > The Car Service transports clients to eye appointments, social activities and to meet family.
- > We received funding to develop outreach and support to clients in the Berwick area, who have little information and support for eyesight issues. We have recruited volunteers to support our provision in the Berwick Area.
- > Technology is a growing development area for NCBA. During Covid, we identified the need to enable digital connections in response to the loneliness and isolation felt by our clients. We received funding to purchase 100 Alexas to give away free of charge to Visually Impaired people to keep them connected.
- > We also had a Tutor who helped people set up the Alexas over the telephone. We involved clients' families so they could offer tech support where necessary, especially those who had grandchildren that could support their grandparents connecting.
- > We continued to offer room and office hire post Covid to help with our income. It also enabled us to work more closely with Action on Hearing Loss and Blind Veterans who occupy our offices.

# **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

### **FINANCIAL REVIEW**

Total income for the year ended 31 March 2022 was £165,061 (2021 - £229,007), expenditure for the year amounted to £186,517 (2021 - £169,834). A net deficit of £21,456 (2021 - £59,173 surplus) was reported.

Total funds of the charity at 31 March 2022 amounted to £101,926 (2021 - £123,382), of which £18,629 (2021 - £13,372) was subject to restriction. Designated reserves amounted to £54,500 (2021 - £49,000), free reserves amounted to £26,322 (2021 - £58,444).

### **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.

### **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 £54,500 and consist of the following:

£14,000	redundancies
£5,000	legal fees
£12,000	building lease
£5,000	building restoration (under contractual lease)
£18,500	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.



## **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **FUTURE PLANS**

**Alongside our unchanged organisational strategy and aims, the board of trustees has set seven strategic priorities for 2022/23:**

- > Develop the Centre for Sensory Loss
- > Develop the Hub and Spoke model
- > Develop a 'state of the art' Integrated Low Vision Service
- > Achieve financial sustainability
- > Achieve the ISO9001 quality mark
- > Change our name to better reflect our client group
- > Pursue funding for people with a hearing loss

**Our longer-term sustainability** will come with the integrated Centre for Sensory Loss alongside a Hub and Spoke model with the cost and efficiency savings it offers. The transition period will see us continuing our efforts to manage costs and increase income generation.

Financial performance will be closely monitored by the Leadership team and reported to the Trustees.

We look forward to working collaboratively with partners across Northumberland to reach as many Visually Impaired people as we can.

#### **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 2022 the Board met in person seven 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.

#### **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.

# **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT - continued**

#### **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 retired 31 March 2022

Mrs M A Janes

Ms A Murray appointed 14 September 2021, retired 31 March 2022

Mrs A F Poulter retired 31 March

Mrs S M Taylor

Mr A R Wade appointed 14 September 2021

Mr D Wailes

Mrs M Wailes

##### **Chief Executive**

Ms J Boyack

##### **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

## **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

#### **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 28 September 2022 and signed on its behalf by:



Mrs M A Janes - Trustee

# **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 2022.

### **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

4 October 2022

# NORTHUMBERLAND COUNTY BLIND ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		8,996	-	8,996	9,632
<b>Charitable activities</b>					
Grant income		27,960	95,667	123,627	196,297
Club income		-	4,291	4,291	-
Other trading activities	2	27,973	-	27,973	22,734
Investment income	3	<u>174</u>	<u>-</u>	<u>174</u>	<u>344</u>
<b>Total</b>		<u>65,103</u>	<u>99,958</u>	<u>165,061</u>	<u>229,007</u>
<b>EXPENDITURE ON</b>					
Raising funds	5	6,832	-	6,832	4,394
<b>Charitable activities</b>					
Project related costs	6	3,458	1,138	4,596	20,887
Staff and volunteer costs		40,370	82,573	122,943	96,700
Premises costs		24,904	6,196	31,100	31,266
Administrative costs		16,252	1,774	18,026	15,995
Club expenditure		<u>-</u>	<u>3,020</u>	<u>3,020</u>	<u>592</u>
<b>Total</b>		<u>91,816</u>	<u>94,701</u>	<u>186,517</u>	<u>169,834</u>
<b>NET INCOME/(EXPENDITURE)</b>		(26,713)	5,257	(21,456)	59,173
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>110,010</u>	<u>13,372</u>	<u>123,382</u>	<u>64,209</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>83,297</u></u>	<u><u>18,629</u></u>	<u><u>101,926</u></u>	<u><u>123,382</u></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 2022**

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible assets	12	4,276	2,985
<b>CURRENT ASSETS</b>			
Debtors	13	12,086	14,366
Cash at bank and in hand		<u>144,494</u>	<u>139,795</u>
		156,580	154,161
<b>CREDITORS</b>			
Amounts falling due within one year	14	(58,930)	(33,764)
		<u>          </u>	<u>          </u>
<b>NET CURRENT ASSETS</b>		<u>97,650</u>	<u>120,397</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>101,926</u>	<u>123,382</u>
		<u>          </u>	<u>          </u>
<b>NET ASSETS</b>		<u>101,926</u>	<u>123,382</u>
<b>FUNDS</b>	17		
Unrestricted funds:			
General fund		28,797	61,010
Contingency fund		<u>54,500</u>	<u>49,000</u>
		<u>83,297</u>	<u>110,010</u>
Restricted funds		<u>18,629</u>	<u>13,372</u>
<b>TOTAL FUNDS</b>		<u>101,926</u>	<u>123,382</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

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.

The notes form part of these financial statements

**BALANCE SHEET - continued**  
**31 MARCH 2022**

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 28 September 2022 and were signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'M A Janes', followed by a small comma.

M A Janes - Trustee

# **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

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

### **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 2022**

### **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**

	2022	2021
	£	£
Fundraising events	6,584	3,691
Equipment sales	3,992	3,300
Rental income	14,986	9,846
Other income	<u>2,411</u>	<u>5,897</u>
	<u>27,973</u>	<u>22,734</u>

### **3. INVESTMENT INCOME**

	2022	2021
	£	£
Deposit account interest	<u>174</u>	<u>344</u>

# NORTHUMBERLAND COUNTY BLIND ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

### 4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2022 £	2021 £
Grants	Grant income	123,627	196,297
Club income	Club income	<u>4,291</u>	<u>-</u>
		<u>127,918</u>	<u>196,297</u>

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

	2022 £	2021 £
Energy Saving Trust	24,645	15,587
Greggs Foundation	22,500	17,500
Awards for All	2,500	8,312
FB & PFB Lough at the Community Foundation	6,081	7,317
Charities Aid Foundation	-	27,500
Garfield Weston	-	10,000
National Lottery Community 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	5,000
Winter Resilience Fund	1,780	1,820
Job Retention Scheme	-	10,911
Sir James Knott Trust	3,125	-
Good Things Foundation	1,960	3,234
Healthwatch	1,000	720
Northumberland County Council	10,000	500
Leeds Building Society	-	1,000
Joicey Trust	-	4,000
Willan Charitable Trust	6,667	6,000
Catherine Cookson Foundation	-	500
Community Chest	2,707	2,396
Kickstart Scheme	4,366	-
Barbour Foundation	10,000	-
Ringtons (Community Foundation)	1,751	-
National Lottery Community Fund	12,045	-
RV Trust	2,500	-
Edward Gosling Foundation	<u>5,000</u>	<u>-</u>
	<u>123,627</u>	<u>196,297</u>

# **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

## **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022**

### **5. RAISING FUNDS**

#### **Raising donations and legacies**

	2022	2021
	£	£
Equipment for resale	4,397	3,007
Fundraising	<u>2,435</u>	<u>1,387</u>
	<u>6,832</u>	<u>4,394</u>

### **6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 7) £	Totals £
Project related costs	4,596	-	4,596
Staff and volunteer costs	67,105	55,838	122,943
Premises costs	-	31,100	31,100
Administrative costs	114	17,912	18,026
Club expenditure	<u>3,020</u>	<u>-</u>	<u>3,020</u>
	<u>74,835</u>	<u>104,850</u>	<u>179,685</u>

### **7. SUPPORT COSTS**

	Management and administration £	Governance costs £	Totals £
Staff and volunteer costs	55,838	-	55,838
Premises costs	31,100	-	31,100
Administrative costs	<u>15,713</u>	<u>2,199</u>	<u>17,912</u>
	<u>102,651</u>	<u>2,199</u>	<u>104,850</u>

### **8. NET INCOME/(EXPENDITURE)**

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

	2022	2021
	£	£
Depreciation - owned assets	2,883	1,495
Independent Examiner's remuneration, including irrecoverable VAT		
- Independent Examination	1,362	1,236
- Other Services	837	1,242
Payments under operating leases	<u>22,370</u>	<u>20,397</u>

## NORTHUMBERLAND COUNTY BLIND ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

#### 9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

##### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

#### 10. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	113,010	89,098
Social security costs	2,505	1,374
Other pension costs	<u>2,756</u>	<u>2,566</u>
	<u>118,271</u>	<u>93,038</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 £37,209 (2021 - £35,008).

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

	2022	2021
Direct staff	6	4
Management and administration	<u>2</u>	<u>2</u>
	<u>8</u>	<u>6</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 2022**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	9,632	-	9,632
<b>Charitable activities</b>			
Grant income	43,350	152,947	196,297
Other trading activities	22,734	-	22,734
Investment income	344	-	344
<b>Total</b>	<u>76,060</u>	<u>152,947</u>	<u>229,007</u>
<b>EXPENDITURE ON</b>			
Raising funds	4,394	-	4,394
<b>Charitable activities</b>			
Project related costs	6,356	14,531	20,887
Staff and volunteer costs	(1,624)	98,324	96,700
Premises costs	3,298	27,968	31,266
Administrative costs	4,290	11,705	15,995
Club expenditure	-	592	592
<b>Total</b>	<u>16,714</u>	<u>153,120</u>	<u>169,834</u>
<b>NET INCOME/(EXPENDITURE)</b>	59,346	(173)	59,173
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	<u>50,664</u>	<u>13,545</u>	<u>64,209</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>110,010</u>	<u>13,372</u>	<u>123,382</u>

# **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

## **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022**

### **12. TANGIBLE FIXED ASSETS**

	Display equipment £	Fixtures and fittings £	Office equipment £	Totals £
<b>COST</b>				
At 1 April 2021	24,805	11,168	3,822	39,795
Additions	<u>-</u>	<u>2,785</u>	<u>1,389</u>	<u>4,174</u>
At 31 March 2022	<u>24,805</u>	<u>13,953</u>	<u>5,211</u>	<u>43,969</u>
<b>DEPRECIATION</b>				
At 1 April 2021	24,805	10,731	1,274	36,810
Charge for year	<u>-</u>	<u>1,146</u>	<u>1,737</u>	<u>2,883</u>
At 31 March 2022	<u>24,805</u>	<u>11,877</u>	<u>3,011</u>	<u>39,693</u>
<b>NET BOOK VALUE</b>				
At 31 March 2022	<u>-</u>	<u>2,076</u>	<u>2,200</u>	<u>4,276</u>
At 31 March 2021	<u>-</u>	<u>437</u>	<u>2,548</u>	<u>2,985</u>

### **13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022 £	2021 £
Trade debtors	1,253	4,263
Prepayments and accrued income	<u>10,833</u>	<u>10,103</u>
	<u>12,086</u>	<u>14,366</u>

# **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

## **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022**

### **14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Trade creditors	653	1,107
Social security and other taxes	2,019	2,437
Other creditors	-	254
Accruals and deferred income	<u>56,258</u>	<u>29,966</u>
	<u>58,930</u>	<u>33,764</u>

Included within accruals and deferred income above is the following income, received during the year but not recognised within the Statement of Financial Activities.

	£
Balance at 1 April 2021	38,361
Released to income from charitable activities	(38,361)
Amount deferred in year	<u>52,502</u>
Balance at 31 March 2022	<u>52,502</u>

### **15. LEASING AGREEMENTS**

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

	2022	2021
	£	£
Within one year	31,333	1,667
Between one and five years	<u>58,750</u>	<u>-</u>
	<u>90,083</u>	<u>1,667</u>

### **16. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Fixed assets	1,575	2,701	4,276	2,985
Current assets	88,150	68,430	156,580	154,161
Current liabilities	<u>(6,428)</u>	<u>(52,502)</u>	<u>(58,930)</u>	<u>(33,764)</u>
	<u>83,297</u>	<u>18,629</u>	<u>101,926</u>	<u>123,382</u>

# NORTHUMBERLAND COUNTY BLIND ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

### 17. MOVEMENT IN FUNDS

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
<b>Unrestricted funds</b>				
General fund	61,010	(26,713)	(5,500)	28,797
Contingency fund	<u>49,000</u>	<u>-</u>	<u>5,500</u>	<u>54,500</u>
	110,010	(26,713)	-	83,297
<b>Restricted funds</b>				
Clubs	12,953	1,271	-	14,224
Awards for All - Pathway to Independence	419	(209)	-	210
Kickstart Scheme	-	1,704	-	1,704
Community Chest - Cafe	-	1,805	-	1,805
NLCF - Seeing It Your Way	<u>-</u>	<u>686</u>	<u>-</u>	<u>686</u>
	<u>13,372</u>	<u>5,257</u>	<u>-</u>	<u>18,629</u>
<b>TOTAL FUNDS</b>	<u><u>123,382</u></u>	<u><u>(21,456)</u></u>	<u><u>-</u></u>	<u><u>101,926</u></u>



# NORTHUMBERLAND COUNTY BLIND ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

### 17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	65,103	(91,816)	(26,713)
<b>Restricted funds</b>			
Clubs	4,291	(3,020)	1,271
Greggs Foundation	22,500	(22,500)	-
Awards for All - Pathway to Independence	-	(209)	(209)
FB & PFB Lough (Community Foundation)	6,081	(6,081)	-
Fuel Poverty	24,645	(24,645)	-
Prime (Community Foundation)	5,000	(5,000)	-
Winter Resilience Fund	1,780	(1,780)	-
Kickstart Scheme	4,366	(2,662)	1,704
Ringtons (Community Foundation)	1,751	(1,751)	-
RV Trust	2,500	(2,500)	-
The 1989 Willan Charitable Trust	6,667	(6,667)	-
Community Chest - Cafe	2,707	(902)	1,805
NLCF - Seeing It Your Way	12,045	(11,359)	686
Awards for All - Client Connect	2,500	(2,500)	-
Sir James Knott Trust	3,125	(3,125)	-
	<u>99,958</u>	<u>(94,701)</u>	<u>5,257</u>
<b>TOTAL FUNDS</b>	<u>165,061</u>	<u>(186,517)</u>	<u>(21,456)</u>

# NORTHUMBERLAND COUNTY BLIND ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

### 17. MOVEMENT IN FUNDS - continued

#### Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
<b>Unrestricted funds</b>				
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
<b>Restricted funds</b>				
Clubs	13,545	(592)	-	12,953
Awards for All - Pathway to Independence	<u>-</u>	<u>419</u>	<u>-</u>	<u>419</u>
	<u>13,545</u>	<u>(173)</u>	<u>-</u>	<u>13,372</u>
<b>TOTAL FUNDS</b>	<u><u>64,209</u></u>	<u><u>59,173</u></u>	<u><u>-</u></u>	<u><u>123,382</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	76,060	(16,714)	59,346
<b>Restricted funds</b>			
Clubs	-	(592)	(592)
Greggs Foundation	17,500	(17,500)	-
Awards for All - Pathway to Independence	8,312	(7,893)	419
FB & PFB Lough (Community Foundation)	7,317	(7,317)	-
Garfield Weston	10,000	(10,000)	-
Sustainability Project	29,000	(29,000)	-
Fuel Poverty	15,587	(15,587)	-
Prime (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>
	<u>152,947</u>	<u>(153,120)</u>	<u>(173)</u>
<b>TOTAL FUNDS</b>	<u><u>229,007</u></u>	<u><u>(169,834)</u></u>	<u><u>59,173</u></u>

## **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

### **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022**

#### **17. MOVEMENT IN FUNDS - continued**

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.

##### **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.

##### **National Lottery Community Fund**

Funding of £171,000 over three years for the "Seeing It My Way Project"

## **NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

### **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022**

#### **18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2022.

#### **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 2022**

	2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	8,996	4,190
Legacies	<u>-</u>	<u>5,442</u>
	8,996	9,632
<b>Other trading activities</b>		
Fundraising events	6,584	3,691
Equipment sales	3,992	3,300
Rental income	14,986	9,846
Other income	<u>2,411</u>	<u>5,897</u>
	27,973	22,734
<b>Investment income</b>		
Deposit account interest	174	344
<b>Charitable activities</b>		
Grants	123,627	196,297
Club income	<u>4,291</u>	<u>-</u>
	<u>127,918</u>	<u>196,297</u>
<b>Total incoming resources</b>	165,061	229,007
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Equipment for resale	4,397	3,007
Fundraising	<u>2,435</u>	<u>1,387</u>
	6,832	4,394
<b>Charitable activities</b>		
Wages	59,214	41,046
Social security	1,697	1,302
Pensions	1,522	1,593
Advertising	114	315
Project related costs	4,596	20,887
Staff travel	1,701	-
Carried forward	68,844	65,143

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# NORTHUMBERLAND COUNTY BLIND ASSOCIATION

## DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
<b>Charitable activities</b>		
Brought forward	68,844	65,143
Staff and volunteer training	92	1,600
IT training for clients	-	1,280
Volunteer expenses and travel	1,716	387
Recruitment	1,163	395
Club expenditure	<u>3,020</u>	<u>592</u>
	74,835	69,397
<b>Support costs</b>		
<b>Management and administration</b>		
Wages	53,796	48,052
Social security	808	72
Pensions	1,234	973
Rent, rates and water	22,904	20,705
Insurance	2,877	2,612
Light and heat	4,008	2,860
Telephone	1,281	1,225
Printing, postage and stationery	1,974	1,457
Sundries	4,509	4,056
Repairs and renewals	4,188	7,701
Legal and professional fees	2,189	2,357
Depreciation of tangible fixed assets	<u>2,883</u>	<u>1,495</u>
	102,651	93,565
<b>Governance costs</b>		
Accountancy and legal fees	<u>2,199</u>	<u>2,478</u>
Total resources expended	<u>186,517</u>	<u>169,834</u>
<b>Net (expenditure)/income</b>	<u>(21,456)</u>	<u>59,173</u>

This page does not form part of the statutory financial statements