

**REPORT OF THE DIRECTORS AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023
FOR
NORTHUMBERLAND COUNTY BLIND ASSOCIATION**

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

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NORTHUMBERLAND COUNTY BLIND ASSOCIATION

CHAIRPERSON'S STATEMENT FOR THE YEAR ENDED 31 MARCH 2023

Vision Northumberland has had an exceptional year this year (2022/23). We have increased our income by over 104%. This in turn means we have increased our service delivery. To meet our clients' needs we have held focus groups, surveyed people to find out what their priorities are, and, coupled with National Data, worked hard to ensure that our services are timely, relevant and respond to need.

We have continued to develop partnerships: at regional, national as well as at local level. By working collaboratively like this we have been able to meet the wider needs of our clients.

We have developed 'Hub and Spoke' models across the county enabling us to take our services to where they are most needed in the community and to those most isolated geographically.

None of this would be possible, of course, without the generosity of our funders, the talents and hard work of the staff team, and the loyalty and dedication of our amazing volunteers. Thank you.

We welcomed 3 new members to the Board this year who have helped drive our mission and objectives. The Board makes a formidable team and with their support my job as chair is much easier; for this I thank them.

I would like to thank our Chief Officer Julie Boyack for putting into reality all that the board has asked of her - she has worked tirelessly for us, driving this organisation to be the best it can be - thank you Julie.

I look forward to the year ahead and our next 3 years strategy.

Mala Janes
Chair

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

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 2023. 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 person with a sensory impairment reaches their potential and lives a fulfilling life.

Our mission is

To enable people with a sensory impairment to gain greater independence and minimise the effects of sensory loss.

NCBA exists to represent and support sensory 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 and sensorily impaired people, other organisations and the local community to achieve this and ensure that sensorily impaired people are able to influence change that makes a difference to their own lives.

Our strategic aims (2024-2029)

We will develop our work in five key areas

Reaching people as early as possible

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

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES - continued

Strategic Plan

We will strengthen our organisational capacity by:

Continuing to invest in volunteer recruitment development training and support

- 1. Diversifying funding to provide flexibility**
- 2. Investigate working with partners to develop a loan equipment service (together with recycling)**
- 3. Improving efficiency to use resources to the best effect**
- 4.**

Working Framework

Northumberland County Blind Association (NCBA) presently provides services support and information to over 2000 people.

Over the past year NCBA (and by implication the Board) has continued to see considerable change.

New people joined the board as new Trustees, bringing new skills and all have played a key role.

Over the past year we have reviewed and revised our Strategic Aims and Objectives, taking the organisation into 2025.

In the year we have strengthened our links with existing partners, especially Royal National Institute for the Blind, Visionary, and Blind Veterans together with our local partners, Northumberland County Council, Citizens Advice Bureau, and Lions Clubs International.

Our General Purposes Committee continues to meet 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.

In our 2021/22 Annual Report we set out 7 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 ISO9001 quality mark
- > Change our name to better reflect our client group
- > Pursue funding for people with hearing loss

Much of this is now a reality. Reiver House is now a Centre for Sensory Loss and is able to offer advice information and support to people with a sensory impairment. We said that 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. This is also now a reality, with staff and volunteers now able to take our services out to where the people live.

We achieved ISO9001 in August 2022 and changed our trading name to Vision Northumberland.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

With support from Northumberland County Council and Thriving Together, we are now able to offer an Integrated Sensory Wellbeing service, which encompassed and joins up all that is good about services for sensory impaired people in the county.

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.

OBJECTIVES AND ACTIVITIES - continued

Our Staff Team

We employ excellent people with a wide range of skills to deliver and support our services. As of 31 March 2023, we had 11 people on our payroll, many of whom work in part-time roles.

It has been another complicated year for everyone on our team. On going changes in funding streams, and considerable changes in the way staff work (a lot coming about from our learning from COVID, listening to what our service users are saying, and bringing together our integrated wellbeing sensory service, hub and spoke service delivery and support for people with a sensory impairment) has put extra pressure on staff and volunteers. We are delighted and amazed at the way they cope with 'change'.

Our Volunteers

Vision Northumberland has over 146 volunteers who choose to donate their time, knowledge, and skills to enrich our organisation and the support it can offer to people affected by sensory loss. We continued to recruit volunteers throughout the year, and they were particularly engaged in our volunteer drivers' scheme and remote support for people who struggled to stay connected or needed help to access digital technology. We are very much dependent on them and thank them very much.

We actively encourage opportunities for volunteering that enable people affected by sight loss to become involved in supporting others in their community and are delighted by the take up of this opportunity.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

ACHIEVEMENT AND PERFORMANCE

- > We continue working in collaboration with other organisations to design and develop joint strategies to support our clients.
- > We partnered with Healthwatch Northumberland to produce an 'Eye Care Pathway Report,' highlighting the various pitfalls encountered by people who have newly lost their sight.
- > We work closely with Thriving Together Northumberland and Citizen Advice Northumberland aiming to make a real impact on the lives of people with sensory impairment in Northumberland.
- > Through our Low Vision Service (which is now the Integrated Wellbeing Service) is available both in Morpeth (Reiver House) and also outreach, we are able to spend valuable time talking with service users, identifying how they are coping and what is important to them, we can signpost them to Vision Northumberland services and opportunities, and to other organisations, especially recommending the RNIB Living with Sight Loss Programme.
- > We have a stock of magnifiers to enable people to read better (including their own meters, and their bills.) and are able to introduce service users to the ever increasing range of digital equipment there to help people with a sensory loss.
- > Our Client Connect telephone support/befriending service continues to expand, especially supporting people who are socially isolated, and are presenting as depressed and displaying very low mood.
- > Mental Health/emotional support continues to be an area for development for Vision Northumberland.
- > Our Chatterbox Café at Reiver House, the purpose of which is to encourage isolated clients to get back out into the community and meet in a safe place that they know, and trust goes from strength to strength and here we really must thank the brilliant volunteers who make this possible.
- > Our outreach service together with our Development Officers and Pop Ups go far and wide across the county with regular sessions in Belford, Berwick and Hexham (to name just a few) as do the huge range of opportunities now on offer to service users.
- > We have employed an Activity Coordinator to provide sports and leisure opportunities to those with a sensory impairment. This includes blind football, cricket, walking and golf, chess, and photography.
- > Technology is a rapidly growing development, and more and more service users are now 'connected'. Equipment such as Alexa, and the various apps available are really making an enormous difference to people's lives. However, this is an intensive, one to one service and the 'need' is constantly increasing. We involve clients' families where possible (especially those who have grandchildren, who can support their grandparents connecting.) but we urgently need digital volunteer/buddies.
- > We continued to offer room and office hire to help with our income and were delighted to have the NHS diabetic eye care service join us. It also enabled us to work more closely with our partners.
- > And we are in the process of upgrading, revamping, our Sensory Garden. Many thanks to funders, Morpeth Lions, and other friends for all their help with this.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

> Over the last year we made over 3000 contacts with clients as demand for all our services has grown.

FINANCIAL REVIEW

Total income for the year ended 31 March 2023 was £319,860 (2022 - £165,061), expenditure for the year amounted to £261,752 (2022 - £186,517). A net surplus of £58,108 (2022 - £21,456 deficit) was reported.

Total funds of the charity at 31 March 2023 amounted to £160,034 (2022 - £101,926), of which £32,338 (2022 - £18,629) was subject to restriction. Designated reserves amounted to £54,500 (2022 - £54,500), free reserves amounted to £73,196 (2022 - £26,322).

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 2023

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 2023 the Board met in person six 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.

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 (England and Wales)

Registered Charity number

1102386

Registered office

Reiver House
Staithes Lane
Morpeth
Northumberland
NE61 1TD

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

Trustees

Mrs M A Janes	
Mrs J A Cassidy	retired 20 September 2022
Mrs D R Burwood	retired 15 November 2022
Mrs S M Taylor	
Mr A R Wade	
Mr D Wailes	retired 27 September 2022
Mrs M Wailes	retired 27 September 2022
Mr J Moffatt	appointed 23 November 2022
Mr G Bushell	appointed 20 March 2023
Ms J Leddy	appointed 24 April 2023
Mr C J Offord	appointed 15 May 2023

Chief Executive

Ms J Boyack

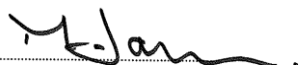
Independent Examiner

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

Bankers

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

Approved by order of the board of trustees on 18 September 2023 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 2023.

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.

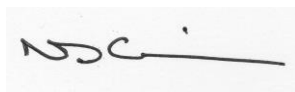
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants 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 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 FCA

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

21 September 2023

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		12,900	-	12,900	8,996
Charitable activities	4				
Grant income		45,010	206,647	251,657	123,627
Club income		-	4,946	4,946	4,291
Other trading activities	2	50,026	-	50,026	27,973
Investment income	3	<u>331</u>	<u>-</u>	<u>331</u>	<u>174</u>
Total		<u>108,267</u>	<u>211,593</u>	<u>319,860</u>	<u>165,061</u>
EXPENDITURE ON					
Raising funds	5	14,415	-	14,415	6,832
Charitable activities	6				
Project related costs		911	739	1,650	4,596
Staff and volunteer costs		32,417	130,111	162,528	122,943
Premises costs		15,593	35,379	50,972	31,100
Administrative costs		3,474	20,929	24,403	18,026
Club expenditure		<u>-</u>	<u>7,784</u>	<u>7,784</u>	<u>3,020</u>
Total		<u>66,810</u>	<u>194,942</u>	<u>261,752</u>	<u>186,517</u>
NET INCOME/(EXPENDITURE)		41,457	16,651	58,108	(21,456)
Transfers between funds	17	<u>2,942</u>	<u>(2,942)</u>	<u>-</u>	<u>-</u>
Net movement in funds		44,399	13,709	58,108	(21,456)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>83,297</u>	<u>18,629</u>	<u>101,926</u>	<u>123,382</u>
TOTAL FUNDS CARRIED FORWARD		<u>127,696</u>	<u>32,338</u>	<u>160,034</u>	<u>101,926</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 2023**

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible assets	12	5,470	4,276
CURRENT ASSETS			
Debtors	13	4,222	12,086
Cash at bank and in hand		<u>217,503</u>	<u>144,494</u>
		221,725	156,580
CREDITORS			
Amounts falling due within one year	14	(67,161)	(58,930)
		<u>154,564</u>	<u>97,650</u>
NET CURRENT ASSETS			
		<u>154,564</u>	<u>97,650</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		160,034	101,926
NET ASSETS		<u>160,034</u>	<u>101,926</u>
FUNDS	17		
Unrestricted funds:			
General fund		73,196	28,797
Contingency fund		<u>54,500</u>	<u>54,500</u>
		127,696	83,297
Restricted funds		<u>32,338</u>	<u>18,629</u>
TOTAL FUNDS		<u>160,034</u>	<u>101,926</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 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 2023

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 18 September 2023 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'M. Janes', written over a dotted line.

M A Janes - Trustee

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

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 2023

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

	2023	2022
	£	£
Fundraising events	6,362	6,584
Equipment sales	11,891	3,992
Rental income	26,211	14,986
Other income	<u>5,562</u>	<u>2,411</u>
	<u>50,026</u>	<u>27,973</u>

3. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	<u>331</u>	<u>174</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023 £	2022 £
Grants	Grant income	251,657	123,627
Club income	Club income	<u>4,946</u>	<u>4,291</u>
		<u>256,603</u>	<u>127,918</u>

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

	2023 £	2022 £
Energy Saving Trust	14,613	24,645
Greggs Foundation	7,000	22,500
Awards for All	7,500	2,500
FB & PFB Lough at the Community Foundation	8,333	6,081
Community Foundation	28,524	5,000
Winter Resilience Fund	-	1,780
Sir James Knott Trust	7,500	3,125
Persimmon	1,000	-
Rothley Trust	1,000	-
Good Things Foundation	-	1,960
Adapt NE-Healthwatch	5,500	1,000
Northumberland County Council	30,000	10,000
Willan Charitable Trust	3,333	6,667
Community Chest	-	2,707
Kickstart Scheme	-	4,366
Barbour Foundation	10,000	10,000
Ringtons (Community Foundation)	6,167	1,751
National Lottery Community Fund	61,248	12,045
RV Trust	2,500	2,500
Edward Gostling Foundation	5,000	5,000
Global	25,104	-
Ridley Foundation	4,825	-
Vision and Hearing Support	700	-
Screwfix	5,000	-
Will Charitable Trust	7,000	-
William Webster	3,000	-
Asda	810	-
Masonic Charitable Foundation	<u>5,000</u>	<u>-</u>
	<u>250,657</u>	<u>123,627</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

5. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Equipment for resale	12,598	4,397
Fundraising	<u>1,817</u>	<u>2,435</u>
	<u>14,415</u>	<u>6,832</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Project related costs	1,650	-	1,650
Staff and volunteer costs	99,871	62,657	162,528
Premises costs	-	50,972	50,972
Administrative costs	3,214	21,189	24,403
Club expenditure	<u>7,784</u>	<u>-</u>	<u>7,784</u>
	<u>112,519</u>	<u>134,818</u>	<u>247,337</u>

7. SUPPORT COSTS

	Management and administration £	Governance costs £	Totals £
Staff and volunteer costs	62,657	-	62,657
Premises costs	50,972	-	50,972
Administrative costs	<u>18,780</u>	<u>2,409</u>	<u>21,189</u>
	<u>132,409</u>	<u>2,409</u>	<u>134,818</u>

8. NET INCOME/(EXPENDITURE)

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

	2023	2022
	£	£
Depreciation - owned assets	4,923	2,883
Independent Examiner's remuneration, including irrecoverable VAT		
- Independent Examination	1,374	1,362
- Other Services	1,035	837
Payments under operating leases	<u>31,333</u>	<u>22,370</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

10. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	139,047	113,010
Social security costs	8,278	2,505
Other pension costs	<u>3,408</u>	<u>2,756</u>
	<u>150,733</u>	<u>118,271</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 £39,965 (2022 - £37,209).

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

	2023	2022
Direct staff	8	6
Management and administration	<u>2</u>	<u>2</u>
	<u>10</u>	<u>8</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 2023

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

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

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

12. TANGIBLE FIXED ASSETS

	Display equipment £	Fixtures and fittings £	Office equipment £	Totals £
COST				
At 1 April 2022	24,805	13,953	5,211	43,969
Additions	<u>-</u>	<u>1,081</u>	<u>5,036</u>	<u>6,117</u>
At 31 March 2023	<u>24,805</u>	<u>15,034</u>	<u>10,247</u>	<u>50,086</u>
DEPRECIATION				
At 1 April 2022	24,805	11,877	3,011	39,693
Charge for year	<u>-</u>	<u>1,507</u>	<u>3,416</u>	<u>4,923</u>
At 31 March 2023	<u>24,805</u>	<u>13,384</u>	<u>6,427</u>	<u>44,616</u>
NET BOOK VALUE				
At 31 March 2023	<u>-</u>	<u>1,650</u>	<u>3,820</u>	<u>5,470</u>
At 31 March 2022	<u>-</u>	<u>2,076</u>	<u>2,200</u>	<u>4,276</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade debtors	3,032	1,253
Prepayments and accrued income	<u>1,190</u>	<u>10,833</u>
	<u>4,222</u>	<u>12,086</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	2,713	653
Social security and other taxes	-	2,019
Accruals and deferred income	<u>64,448</u>	<u>56,258</u>
	<u>67,161</u>	<u>58,930</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 2022	52,502
Released to income from charitable activities	(52,502)
Amount deferred in year	<u>54,258</u>
Balance at 31 March 2023	<u>54,258</u>

15. LEASING AGREEMENTS

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

	2023	2022
	£	£
Within one year	31,333	31,333
Between one and five years	<u>27,417</u>	<u>58,750</u>
	<u>58,750</u>	<u>90,083</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Fixed assets	4,224	1,246	5,470	4,276
Current assets	136,375	85,350	221,725	156,580
Current liabilities	<u>(12,903)</u>	<u>(54,258)</u>	<u>(67,161)</u>	<u>(58,930)</u>
	<u>127,696</u>	<u>32,338</u>	<u>160,034</u>	<u>101,926</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

17. MOVEMENT IN FUNDS

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
Unrestricted funds				
General fund	28,797	41,457	2,942	73,196
Contingency fund	<u>54,500</u>	<u>-</u>	<u>-</u>	<u>54,500</u>
	83,297	41,457	2,942	127,696
Restricted funds				
Clubs	14,224	(2,838)	-	11,386
Awards for All - Pathway to Independence	210	(210)	-	-
FB & PFB Lough (Community Foundation)	-	4,601	-	4,601
Prime (Community Foundation)	-	(12)	12	-
Kickstart Scheme	1,704	-	(1,704)	-
Community Chest - Cafe	1,805	(902)	-	903
NLCF - Seeing It Your Way	686	6,423	(1,250)	5,859
Global-Keeping in Touch Through Tech Clubs	-	2,879	-	2,879
Community Foundation-Kellet-Get Active Project	-	3,034	-	3,034
Community Foundation-Roland Cookson	<u>-</u>	<u>3,676</u>	<u>-</u>	<u>3,676</u>
	<u>18,629</u>	<u>16,651</u>	<u>(2,942)</u>	<u>32,338</u>
TOTAL FUNDS	<u>101,926</u>	<u>58,108</u>	<u>-</u>	<u>160,034</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	108,267	(66,810)	41,457
Restricted funds			
Clubs	4,946	(7,784)	(2,838)
Greggs Foundation	7,000	(7,000)	-
Awards for All - Pathway to Independence	-	(210)	(210)
FB & PFB Lough (Community Foundation)	8,333	(3,732)	4,601
Fuel Poverty	14,613	(14,613)	-
Prime (Community Foundation)	1,000	(1,012)	(12)
Ringtons (Community Foundation)	6,167	(6,167)	-
RV Trust	2,500	(2,500)	-
The 1989 Willan Charitable Trust	3,333	(3,333)	-
Community Chest - Cafe	-	(902)	(902)
NLCF - Seeing It Your Way	61,248	(54,825)	6,423
Awards for All - Client Connect	7,500	(7,500)	-
Sir James Knott Trust	7,500	(7,500)	-
NCC-Community Hub	10,000	(10,000)	-
Global-Keeping in Touch Through Tech Clubs	25,104	(22,225)	2,879
Community Foundation-Linden Family	9,104	(9,104)	-
NCC-Supporting Vulnerable Adults	20,000	(20,000)	-
Ridley Foundation	4,825	(4,825)	-
Community Foundation-Kellet-Get Active Project	12,445	(9,411)	3,034
Community Foundation-Roland Cookson	4,850	(1,174)	3,676
Community Foundation-Newcastle Building Society-Cafe Hub	500	(500)	-
Community Foundation-Jon Bell	625	(625)	-
	<u>211,593</u>	<u>(194,942)</u>	<u>16,651</u>
TOTAL FUNDS	<u>319,860</u>	<u>(261,752)</u>	<u>58,108</u>

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
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
Restricted funds				
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>
TOTAL FUNDS	<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 2023

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	65,103	(91,816)	(26,713)
Restricted funds			
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>
TOTAL FUNDS	<u>165,061</u>	<u>(186,517)</u>	<u>(21,456)</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.

Greggs Foundation

Core funding provided for the three years commencing December 2019.

Awards for All

Funding for the Client Connect project to help the community thrive.

Energy Saving Trust

Delivered to combat Fuel Poverty as part of the Energy Redress Scheme with funding provided by the Energy Saving Trust.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

17. MOVEMENT IN FUNDS - continued

National Lottery Community Fund

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

Northumberland County Council

A grant from the Community Hub Investment Fund for the development of the kitchen and café to provide opportunities for learning opportunities and to develop employability skills

Funding to support vulnerable adults and to reduce their social isolation.

R V Trust

Funded a volunteer led car transport service.

Global's 'Make Some Noise'

Provided one year's funding for 'Keeping in Touch Through Tech Clubs' to cover a part time Digital Support Tutor and overheads.

Funding through Community Foundation

RB and PRB Lough

Funding provided for the support of the blind and visually impaired.

Prime Fund

Funding the salary of a Low Vision Co-ordinator

Ringtons

Funding the salary of a Coffee Shop Assistant.

Linden Family

Provided a Low Vision Award.

Kellet

Providing 2 years funding for the 'Get Active' project to fund the salary of a Get Active co-ordinator for the visually impaired older people in Northumberland.

Roland Cookson

Funding to improve the opportunities to access support services for older visually impaired people.

Newcastle Building Society

Funding for the 'Café Hub' to provide hot food for the visually impaired older people.

John Bell

Funding for volunteer expenses for transport services.

1989 Willan Charitable Trust

Funded the Chief Officer's salary costs.

Transfers between funds

The fund transfers represent the transfer of restricted funds to unrestricted funds where a portion of the grant funding has been used to purchase fixed assets. Other transfers represent the completion of a project with the transfer of the remaining funds to unrestricted.

NORTHUMBERLAND COUNTY BLIND ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

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 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	7,895	8,996
Legacies	<u>5,005</u>	<u>-</u>
	12,900	8,996
Other trading activities		
Fundraising events	6,362	6,584
Equipment sales	11,891	3,992
Rental income	26,211	14,986
Other income	<u>5,562</u>	<u>2,411</u>
	50,026	27,973
Investment income		
Deposit account interest	331	174
Charitable activities		
Grants	251,657	123,627
Club income	<u>4,946</u>	<u>4,291</u>
	<u>256,603</u>	<u>127,918</u>
Total incoming resources	319,860	165,061
EXPENDITURE		
Raising donations and legacies		
Equipment for resale	12,598	4,397
Fundraising	<u>1,817</u>	<u>2,435</u>
	14,415	6,832
Charitable activities		
Wages	82,928	59,214
Social security	2,944	1,697
Pensions	2,204	1,522
Advertising	3,214	114
Project related costs	1,650	4,596
Staff travel	3,374	1,701
Carried forward	96,314	68,844

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NORTHUMBERLAND COUNTY BLIND ASSOCIATION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
Charitable activities		
Brought forward	96,314	68,844
Staff and volunteer training	246	92
Volunteer expenses and travel	7,101	1,716
Recruitment	1,074	1,163
Club expenditure	<u>7,784</u>	<u>3,020</u>
	112,519	74,835
Support costs		
Management and administration		
Wages	56,119	53,796
Social security	5,334	808
Pensions	1,204	1,234
Rent, rates and water	31,548	22,904
Insurance	3,384	2,877
Light and heat	3,659	4,008
Telephone	1,361	1,281
Printing, postage and stationery	1,433	1,974
Sundries	5,154	4,509
Repairs and renewals	15,765	4,188
Legal and professional fees	2,525	2,189
Depreciation of tangible fixed assets	<u>4,923</u>	<u>2,883</u>
	132,409	102,651
Governance costs		
Accountancy and legal fees	<u>2,409</u>	<u>2,199</u>
Total resources expended	<u>261,752</u>	<u>186,517</u>
Net income/(expenditure)	<u><u>58,108</u></u>	<u><u>(21,456)</u></u>

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