

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 2024
for
Northumberland County Blind Association

Peter Weldon & Co. Ltd
87 Station Road
Ashington
Northumberland
NE63 8RS

Northumberland County Blind Association

Contents of the Financial Statements for the Year Ended 31 March 2024

	Page
Chairpersons Statement	1
Report of the Trustees	2 to 8
Independent Examiner's Report	9 to 10
Statement of Financial Activities	11
Balance Sheet	12 to 13
Notes to the Financial Statements	14 to 29
Detailed Statement of Financial Activities	30 to 31

Northumberland County Blind Association

Chairpersons Statement for the Year Ended 31 March 2024

Vision Northumberland continued to expand and enhance service provision reaching people isolated and marginalised and creating access to fundamental services with close to 3000 interventions and interactions this year.

Our beneficiaries remain at the forefront of our organisation.

We ensure service delivery through robust monitoring and evaluation with invaluable feedback which helps us to provide access to person centred services which truly meets needs.

Demand for services has increased with our development and outreach team identifying new service users.

Vision Northumberland has sought to work collaboratively in partnership with key organisations to benefit our service users.

In doing this we are bringing in innovative practices which has already started and will continue increasing into future years.

We are reliant on grants from funders and to this end fundraising remains a critical and ever occurring task to ensure sustainability of the organisation.

This is pivotal to maintain services to the beneficiaries and residents of the County of Northumberland, and to those funders who have provided grants we express our extreme gratitude.

We saw a change in our leadership team: wished Julie Boyack a happy retirement and welcomed Lorraine Storey to lead the staff team. Lorraine has worked tirelessly in her new role, embracing all the challenges that she has had to face. We thank her so much for all the time, tireless effort and expert skills that she has brought to Vision Northumberland.

On behalf of the whole board: Thank you, Lorraine.

This has also been a challenging year for the staff, and they have approached changes with professionalism and positivity, providing exemplary service to our beneficiaries, we acknowledge the challenges they have faced and the transition into a new culture which has been welcomed with positivity.

Thank you for all of your hard work.

And last but most important - thank you Volunteers - without you we could not manage. We value your hours and hours of care and attention to our client group making them true beneficiaries of our services. Thank you so much.

Mala Janes

Northumberland County Blind Association

**Report of the Trustees
for the Year Ended 31 March 2024**

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 2024. 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).

Northumberland County Blind Association

Report of the Trustees for the Year Ended 31 March 2024

OBJECTIVES AND ACTIVITIES

Objectives and activities

The long-term goal of Northumberland County Blind Association trading as Vision Northumberland is.

A society where a person with a sensory impairment can realise and reach their potential, equipped with tools to assist them to lead a life of possibilities where the impossible can become the possible.

Our mission is.

To enable people with a sensory impairment to gain greater independence, discover opportunities and provide access to services/activities which are afforded to their sighted peers.

Vision Northumberland's (NCBA) aim is to represent and support sensory impaired people in practical ways to ensure that now and in the future people are provided with access to person centred services which will equip them with skills, knowledge, and access to services which will reduce marginalisation and promote social inclusion and assist towards empowering them, helping them make choices, to take control, and seek opportunities be that social or employment and promote positivity and self-worth.

Vision Northumberland (NCBA) will work in partnership with clients via a virtuous cycle of feedback in order that their needs are representative of the service offer. We will collaborate further and partner with key organisations to support our clients' needs and to promote their aims and objectives to a wider audience.

Our strategic aims (2024-2029)

We will develop our work in five key areas.

1. Provide first stage intervention ASAP.
2. Provide access to an integrated person-centred wrap around service provision.
3. Work to reduce isolation, marginalisation of those with sensory impairment through access to services and evaluating and monitoring impact through our dedicated outcome framework.
4. Address high rates of depression, mental health, wellbeing of those with sensory impairment and support family/carers with access to one-to-one counselling services and therapy talking sessions.
5. Create access to innovative practice extending reach into areas of extremely rural isolation to tackle health inequalities and rural disadvantage suffered from our beneficiaries.

Working Framework

Vision Northumberland (NCBA) presently provides services support and information to over 2000 people.

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

A new CEO has been recruited who will audit provision and looks towards areas of innovative practice.

Northumberland County Blind Association

Report of the Trustees for the Year Ended 31 March 2024

Over the past year we have reviewed and revised our Strategic Aims and Objectives this to be further addressed in 2024/25 with the recruitment of the new CEO.

We have continued to maintain strong partnerships 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 Vision Northumberland's 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 operational management, the development of strategy and the overall leadership of the charity to the Chief Executive Officer

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

Our Staff Team

We employ excellent people with a wide range of skills to deliver our specialist services and support our beneficiaries. As of 31 March 2024, we had 8 people on our payroll, all of whom work in part-time roles. Feedback from our beneficiaries state our staff are positive, warm, friendly, and caring. They create a wonderful atmosphere for our beneficiaries at the Reiver House and apply a culture of openness, warmth, and professionalism, and this they apply to all our partners, visitors, contacts and indeed every setting within and outside our organisation and are a credit to the organisation.

This has been a challenging year for the team, and faced with areas of ambiguity, the new CEO has assisted in provided much needed clarity with areas of change to the team and defining a culture which promotes honesty and transparency, and the team have moved into a new era with the CEO with renewed enthusiasm.

Our Volunteers

Vision Northumberland has over 150 volunteers who are pivotal to the operation of the charity, they selflessly donate their time, knowledge, and skills to enrich our organisation, and to support people affected by sensory loss. We continued to recruit volunteers throughout the year, with emphasis upon our essential driver scheme, sighted guiding, client connect and assisting with our many activity projects. The support generated by our volunteers equates to many thousands of pounds of in-kind support per year, and as such this support remains integral to Vision Northumberland, and therein we remain exceptionally grateful for the time they take out of their day to help us support our beneficiaries, thank you.

ACHIEVEMENT AND PERFORMANCE

Northumberland County Blind Association

Report of the Trustees for the Year Ended 31 March 2024

We continue to collaborate and partner with key organisations to identify areas as addressed by our beneficiaries towards the implementation of strategic plans and objectives to meet their needs. Mental health and wellbeing continue to be the major areas of concern to our beneficiaries, with 33% of the aged population who suffer from sensory loss suffering from depression or mental health issues, this will continue to be a priority into the next year and is identified as an area of extreme need.

We work closely with Northumberland County Council, RNIB and BID as part of the sensory pathway to provide access to services for people with sensory loss in Northumberland, with information gained from the multiple services provided to our beneficiaries and with feedback gained from robust monitoring, we help to inform the wider framework of delivery for County service provision.

Service Provision

IT/Technology: This continues to be a barrier for our beneficiaries and creates frustration to connection with work, family, and friends. We are collaborating with our beneficiaries 1:1 to support them via our IT coordinator and create access to information, knowledge and accessibility re computers and Apps.

Low Vision Service: remains fundamental to our beneficiaries with clinics at Reiver House and outreach in the community with provision throughout the County.

Equipment: We maintain a huge stock of low vision equipment to complement our low vision service a unique service and a stand-alone service offered in Northumberland

Client Connect: Telephone support/befriending service continues to expand, providing essential support to those with sensory loss who suffer isolation, low mood or are in need of someone to chat with and or support, guidance, and assistance.

Activities: Our activities continue to expand with new innovative services to challenge and create a can-do attitude and open a world of possibilities to those with sensory loss; water sports, photography exhibitions, golf and football showing that our beneficiaries can partake in activities afforded to that of their sighted peers.

Chatterbox Café: based at Reiver House and run by our volunteers this continues to be the social hub for our beneficiaries with two meetings per week offering access to tea/coffee/ dish of the day and a time to chat with friends all of which is free; this social hub continues to thrive. This now includes a session once a week from a local mental health charity for their walking group providing a safe space to partake in tea and coffee after their walk.

Volunteering: Volunteer support provides fundamental services to our beneficiaries with assistance in reception, administration, café, sighted guiding, and driving, this equating to hundreds of hours over a year providing essential support in kind to assist the charity.

Outreach/Development: essential to identifying and reaching those isolated, particularly in areas of rurality, and creating access to services to promote social inclusion with person centred services towards pathways of possibilities.

Room Hire: We generate income from multiple sources including NHS eye clinics who also provide a valuable source of referrals.

Northumberland County Blind Association

Report of the Trustees for the Year Ended 31 March 2024

Performance

We provided near three thousand interventions year 23/24 with demand for services increasing, in particular for those with first stage diagnosis where essential support and service provision is required at this crucial stage of diagnosis. We have extended our reach into communities acknowledging the rural geography and associated difficulties that our beneficiaries face with lack of accessible transport in rural settings, and the associated health inequalities and disadvantages which accompany those with disabilities. In this we have taken our services into the most remote areas in our quest to reduce marginalisation and isolation, seeking to provide access to services in homes and in community provisions. Through feedback from our beneficiaries with projects and general interactions they have reported how fundamental this organisation is to providing a lifeline at a time of trauma and allowing them to realise that there is life and purpose after sight loss.

We have created multiple access to opportunities, social interactions, accessibility and transportation services to allow our beneficiaries to access services and thus helping to enhance wellbeing of the individual, and in this we have worked with passion and determination in order to remove barriers, promote positivity and decrease the percentage rate of those suffering from mental health and depression. In doing so we are working towards a level playing field for those sensory loss in particular those with visual impairment and showing there is life after sight loss. Feedback and monitoring have shown the impact we have had to those within the County of Northumberland, and in 24/25 we seek to extend and enhance service provision further to meet the ever demanding and increasing and seek to redress the imbalance of services to those with sensory loss.

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.

Northumberland County Blind Association

Report of the Trustees for the Year Ended 31 March 2024

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 £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.

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. 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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04451537 (England and Wales)

Registered Charity number

1102386

Northumberland County Blind Association

**Report of the Trustees
for the Year Ended 31 March 2024**

Registered office

Reiver House
Staithes Lane
Morpeth
Northumberland
NE61 1TD

Trustees

G R Bushell
Ms M A Janes
Ms J Leddy (appointed 24/4/2023)
J Moffat
C J Offord (appointed 15/5/2023)
S M Taylor
A R Wade

Independent Examiner

Peter Weldon & Co. Ltd
87 Station Road
Ashington
Northumberland
NE63 8RS

Approved by order of the board of trustees on2-10-24..... and signed on its behalf by:

.....
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 2024.

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 Report to the Trustees of
Northumberland County Blind Association**

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.

Peter Weldon
The Institute of Chartered Accountants in England and Wales

Peter Weldon & Co. Ltd
87 Station Road
Ashington
Northumberland
NE63 8RS

Date:

Northumberland County Blind Association

**Statement of Financial Activities
for the Year Ended 31 March 2024**

		Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	10,965	2,157	13,122	12,900
Charitable activities	5				
Restricted Funds		-	1,200	1,200	-
Club Income		-	5,068	5,068	4,946
Grant Income		12,500	316,377	328,877	251,657
Other trading activities	3	56,548	-	56,548	50,026
Investment income	4	<u>1,634</u>	<u>-</u>	<u>1,634</u>	<u>331</u>
Total		<u>81,647</u>	<u>324,802</u>	<u>406,449</u>	<u>319,860</u>
EXPENDITURE ON					
Raising funds	6	18,001	7,257	25,258	14,415
Charitable activities	7				
Project related costs		-	-	-	1,650
Staff and volunteer costs		27,147	167,153	194,300	162,528
Premises costs		29,563	21,073	50,636	50,972
Administrative costs		17,942	30,269	48,211	24,403
Club Expenditure		<u>-</u>	<u>6,440</u>	<u>6,440</u>	<u>7,784</u>
Total		<u>92,653</u>	<u>232,192</u>	<u>324,845</u>	<u>261,752</u>
NET INCOME/(EXPENDITURE)		(11,006)	92,610	81,604	58,108
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>127,696</u>	<u>32,338</u>	<u>160,034</u>	<u>101,926</u>
TOTAL FUNDS CARRIED FORWARD		<u>116,690</u>	<u>124,948</u>	<u>241,638</u>	<u>160,034</u>

The notes form part of these financial statements

Northumberland County Blind Association

**Balance Sheet
31 March 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	15	2,123	10,039	12,162	5,470
CURRENT ASSETS					
Debtors	16	4,702	-	4,702	4,222
Cash at bank and in hand		<u>159,474</u>	<u>131,425</u>	<u>290,899</u>	<u>217,503</u>
		164,176	131,425	295,601	221,725
CREDITORS					
Amounts falling due within one year	17	(49,606)	(16,519)	(66,125)	(67,161)
		<u>114,570</u>	<u>114,906</u>	<u>229,476</u>	<u>154,564</u>
NET CURRENT ASSETS					
		<u>114,570</u>	<u>114,906</u>	<u>229,476</u>	<u>154,564</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>116,693</u>	<u>124,945</u>	<u>241,638</u>	<u>160,034</u>
NET ASSETS					
		<u>116,693</u>	<u>124,945</u>	<u>241,638</u>	<u>160,034</u>
FUNDS	19				
Unrestricted funds				116,693	127,696
Restricted funds				<u>124,945</u>	<u>32,338</u>
TOTAL FUNDS				<u>241,638</u>	<u>160,034</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 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.

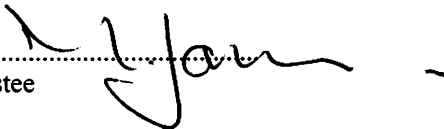
The notes form part of these financial statements

Northumberland County Blind Association

**Balance Sheet - continued
31 March 2024**

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 and were signed on its behalf by:

.....
Trustee 

The notes form part of these financial statements

Northumberland County Blind Association

Notes to the Financial Statements for the Year Ended 31 March 2024

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.

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.

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Plant and machinery	- 33% on cost per annum
Fixtures and fittings	- 33% on cost per annum
Computer equipment	- 33% on cost per annum

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 2024**

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.

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	13,122	7,895
Legacies	<u>-</u>	<u>5,005</u>
	<u>13,122</u>	<u>12,900</u>

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Fundraising events	4,089	6,362
Equipment sales	17,514	11,891
Rental income	29,360	26,211
Other income	<u>5,585</u>	<u>5,562</u>
	<u>56,548</u>	<u>50,026</u>

4. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	<u>1,634</u>	<u>331</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

5. INCOME FROM CHARITABLE ACTIVITIES

	Restricted Funds £	Club Income £	Grant Income £	2024 Total activities £	2023 Total activities £
Grants	1,200	-	328,877	330,077	251,657
Club income	-	5,068	-	5,068	4,946
	<u>1,200</u>	<u>5,068</u>	<u>328,877</u>	<u>335,145</u>	<u>256,603</u>

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

	2024 £	2023 £
Greggs Foundation	-	7,000
FB & PFB Lough	1,667	8,333
Energy Saving Trust	-	14,613
Community Foundation	34,928	28,524
Ringtons	2,122	6,167
RV Trust	-	2,500
The 1989 Willan Charitable Trust	7,500	3,333
Community Chest - Cafe	1,200	-
National Lottery Community Fund	67,802	61,248
Awards for All	-	7,500
Sir James Knott Trust	4,375	7,500
Northumberland County Council	-	30,000
Global	12,500	25,104
Ridley Foundation	2,500	4,825
B&Q	5,000	-
Lottery Community Fund	5,000	-
N'land Councils Com Chest Garden	5,000	-
NCC Energy Fund	50,000	-
Vine		
	1,000	-
Leech	2,500	-
Edward Gostling Endowment		
	100,000	-
Health	10,150	-
Persimmon	-	1,000
Rothley Trust	-	1,000
Adapt NE - Healthwatch	-	5,500
Barbour Foundation	<u>7,500</u>	<u>10,000</u>
Carried forward	320,744	224,147

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

5. INCOME FROM CHARITABLE ACTIVITIES - continued

	2024	2023
	£	£
Brought forward	320,744	224,147
Edward Gostling Foundation	5,000	5,000
Vision and Hearing Support	-	700
Screwfix	-	5,000
Will Charitable Trust	-	7,000
Asda	-	810
Masonic Charitable Foundation	3,333	5,000
William Webster	-	3,000
Joicey	<u>1,000</u>	<u>-</u>
	<u>330,077</u>	<u>250,657</u>

6. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Equipment for resale	17,829	12,598
Fundraising	<u>7,429</u>	<u>1,817</u>
	<u>25,258</u>	<u>14,415</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8) £	Grant funding of activities (see note 9) £	Support costs (see note 10) £	Totals £
Staff and volunteer costs	118,440	-	75,860	194,300
Premises costs	-	-	50,636	50,636
Administrative costs	1,318	19,176	27,717	48,211
Club Expenditure	<u>6,440</u>	<u>-</u>	<u>-</u>	<u>6,440</u>
	<u>126,198</u>	<u>19,176</u>	<u>154,213</u>	<u>299,587</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2024	2023
	£	£
Staff costs	100,617	88,076
Advertising	1,318	3,214
Sundries	-	1,650
Staff travel	4,196	3,374
Staff and volunteer training	200	266
Volunteer expenses and training	10,538	7,081
Recruitment	2,889	1,074
Club expenditure	<u>6,440</u>	<u>7,784</u>
	<u><u>126,198</u></u>	<u><u>112,519</u></u>

9. GRANTS PAYABLE

	2024	2023
	£	£
Administrative costs	<u>19,176</u>	<u>-</u>

10. SUPPORT COSTS

	Other	Governance	Totals
	£	costs	£
Staff and volunteer costs	75,860	-	75,860
Premises costs	50,636	-	50,636
Administrative costs	<u>24,120</u>	<u>3,597</u>	<u>27,717</u>
	<u><u>150,616</u></u>	<u><u>3,597</u></u>	<u><u>154,213</u></u>

11. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Depreciation - owned assets	<u>8,386</u>	<u>15,898</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

13. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	163,124	139,047
Social security costs	5,358	8,160
Other pension costs	<u>7,692</u>	<u>3,526</u>
	<u>176,174</u>	<u>150,733</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 £34,665 (2023 - £39,965).

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

	2024	2023
Direct staff	9	8
Management and administration	<u>2</u>	<u>2</u>
	<u>11</u>	<u>10</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 2024**

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	12,900	-	12,900
Charitable activities			
Club Income	-	4,946	4,946
Grant Income	45,010	206,647	251,657
Other trading activities	50,026	-	50,026
Investment income	<u>331</u>	<u>-</u>	<u>331</u>
Total	<u>108,267</u>	<u>211,593</u>	<u>319,860</u>
 EXPENDITURE ON			
Raising funds	14,415	-	14,415
Charitable activities			
Project related costs	911	739	1,650
Staff and volunteer costs	32,417	130,111	162,528
Premises costs	15,593	35,379	50,972
Administrative costs	3,474	20,929	24,403
Club Expenditure	<u>-</u>	<u>7,784</u>	<u>7,784</u>
Total	<u>66,810</u>	<u>194,942</u>	<u>261,752</u>
 NET INCOME	41,457	16,651	58,108
Transfers between funds	<u>2,942</u>	<u>(2,942)</u>	<u>-</u>
Net movement in funds	44,399	13,709	58,108
 RECONCILIATION OF FUNDS			
Total funds brought forward	<u>83,297</u>	<u>18,629</u>	<u>101,926</u>
 TOTAL FUNDS CARRIED FORWARD	<u>127,696</u>	<u>32,338</u>	<u>160,034</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

15. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2023	24,805	15,034	10,247	50,086
Additions	<u>320</u>	<u>13,026</u>	<u>1,732</u>	<u>15,078</u>
At 31 March 2024	<u>25,125</u>	<u>28,060</u>	<u>11,979</u>	<u>65,164</u>
DEPRECIATION				
At 1 April 2023	24,805	13,384	6,427	44,616
Charge for year	<u>105</u>	<u>5,585</u>	<u>2,696</u>	<u>8,386</u>
At 31 March 2024	<u>24,910</u>	<u>18,969</u>	<u>9,123</u>	<u>53,002</u>
NET BOOK VALUE				
At 31 March 2024	<u>215</u>	<u>9,091</u>	<u>2,856</u>	<u>12,162</u>
At 31 March 2023	<u>-</u>	<u>1,650</u>	<u>3,820</u>	<u>5,470</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	3,626	3,032
Prepayments and accrued income	<u>1,076</u>	<u>1,190</u>
	<u>4,702</u>	<u>4,222</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	1,652	2,713
Accruals and deferred income	<u>64,473</u>	<u>64,448</u>
	<u>66,125</u>	<u>67,161</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

18. MOVEMENT IN FUNDS

	At 1/4/23	Net movement in funds	At 31/3/24
	£	£	£
Unrestricted funds			
General fund	127,696	(11,003)	116,693
Restricted funds			
FB & PFB Lough	4,601	(4,601)	-
The 1989 Willan Charitable Trust	-	(729)	(729)
Community Chest - Cafe	903	(903)	-
NLCF - Seeing It Your Way	5,859	(2,836)	3,023
Global	2,879	(2,879)	-
Kellet	3,034	(2,650)	384
Roland Cookson			
	3,676	(3,676)	-
Newcastle Building Society	-	(1)	(1)
B&Q	-	3,350	3,350
N'land Councils Com Chest Garden	-	3,350	3,350
Vine			
	-	441	441
Lions / Coop	-	1,270	1,270
Edward Gostling	-	100,000	100,000
Thriving Together – Health Inequalities	-	1,343	1,343
Clubs	11,386	(1,372)	10,014
Community Foundation Garden	-	2,500	2,500
	<u>32,338</u>	<u>92,607</u>	<u>124,945</u>
TOTAL FUNDS	<u>160,034</u>	<u>81,604</u>	<u>241,638</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

18. 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	81,647	(92,650)	(11,003)
Restricted funds			
FB & PFB Lough	1,667	(6,268)	(4,601)
Ringtons	2,122	(2,122)	-
The 1989 Willan Charitable Trust	7,500	(8,229)	(729)
Community Chest - Cafe	1,200	(2,103)	(903)
NLCF - Seeing It Your Way	67,802	(70,638)	(2,836)
Sir James Knott Trust	4,375	(4,375)	-
Global	12,501	(15,380)	(2,879)
Kellet	24,703	(27,353)	(2,650)
Roland Cookson			
	4,851	(8,527)	(3,676)
Newcastle Building Society	1,000	(1,001)	(1)
Jon Bell			
	1,875	(1,875)	-
B&Q	5,000	(1,650)	3,350
Lottery Community Fund	5,000	(5,000)	-
N'land Councils Com Chest Garden	5,000	(1,650)	3,350
NCC Hardship Fund	50,000	(50,000)	-
Vine			
	1,000	(559)	441
Leech	2,500	(2,500)	-
Ridley	2,501	(2,501)	-
Lions / Coop	2,155	(885)	1,270
Edward Gostling	100,000	-	100,000
Thriving Together – Health Inequalities	10,149	(8,806)	1,343
Clubs	5,068	(6,440)	(1,372)
Masonic Fund	3,333	(3,333)	-
Joicey	1,000	(1,000)	-
Community Foundation Garden	2,500	-	2,500
	<u>324,802</u>	<u>(232,195)</u>	<u>92,607</u>
TOTAL FUNDS	<u>406,449</u>	<u>(324,845)</u>	<u>81,604</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

18. MOVEMENT IN FUNDS - continued

Comparatives for 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				
Awards for All - Pathway to Independence	210	(210)	-	-
FB & PFB Lough Prime (Community Foundation)	-	4,601	-	4,601
	-	(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	-	2,879	-	2,879
Kellet	-	3,034	-	3,034
Roland Cookson	-	3,676	-	3,676
Clubs	<u>14,224</u>	<u>(2,838)</u>	<u>-</u>	<u>11,386</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 2024**

18. 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	108,267	(66,810)	41,457
Restricted funds			
Greggs Foundation	7,000	(7,000)	-
Awards for All - Pathway to Independence	-	(210)	(210)
FB & PFB Lough	8,333	(3,732)	4,601
Fuel Poverty	14,613	(14,613)	-
Prime (Community Foundation)	1,000	(1,012)	(12)
Ringtons	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	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)	-
Kellet	12,445	(9,411)	3,034
Roland Cookson	4,850	(1,174)	3,676
Newcastle Building Society	500	(500)	-
Jon Bell	625	(625)	-
Clubs	<u>4,946</u>	<u>(7,784)</u>	<u>(2,838)</u>
	<u>211,593</u>	<u>(194,942)</u>	<u>16,651</u>
TOTAL FUNDS	<u><u>319,860</u></u>	<u><u>(261,752)</u></u>	<u><u>58,108</u></u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

18. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted funds				
General fund	28,797	30,454	2,942	62,193
Contingency fund	<u>54,500</u>	<u>-</u>	<u>-</u>	<u>54,500</u>
	83,297	30,454	2,942	116,693
Restricted funds				
Awards for All - Pathway to Independence	210	(210)	-	-
Prime (Community Foundation)	-	(12)	12	-
Kickstart Scheme	1,704	-	(1,704)	-
The 1989 Willan Charitable Trust	-	(729)	-	(729)
Community Chest - Cafe	1,805	(1,805)	-	-
NLCF - Seeing It Your Way	686	3,587	(1,250)	3,023
Kellet	-	384	-	384
Newcastle Building Society	-	(1)	-	(1)
B&Q	-	3,350	-	3,350
N'land Councils Com Chest Garden Vine	-	3,350	-	3,350
	-	441	-	441
Lions / Coop	-	1,270	-	1,270
Edward Gostling	-	100,000	-	100,000
Thriving Together – Health Inequalities	-	1,343	-	1,343
Clubs	14,224	(4,210)	-	10,014
Community Foundation Garden	<u>-</u>	<u>2,500</u>	<u>-</u>	<u>2,500</u>
	<u>18,629</u>	<u>109,258</u>	<u>(2,942)</u>	<u>124,945</u>
TOTAL FUNDS	<u>101,926</u>	<u>139,712</u>	<u>-</u>	<u>241,638</u>

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

18. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	189,914	(159,460)	30,454
Restricted funds			
Greggs Foundation	7,000	(7,000)	-
Awards for All - Pathway to Independence	-	(210)	(210)
FB & PFB Lough	10,000	(10,000)	-
Fuel Poverty	14,613	(14,613)	-
Prime (Community Foundation)	1,000	(1,012)	(12)
Ringtons	8,289	(8,289)	-
RV Trust	2,500	(2,500)	-
The 1989 Willan Charitable Trust	10,833	(11,562)	(729)
Community Chest - Cafe	1,200	(3,005)	(1,805)
NLCF - Seeing It Your Way	129,050	(125,463)	3,587
Awards for All - Client Connect	7,500	(7,500)	-
Sir James Knott Trust	11,875	(11,875)	-
NCC-Community Hub	10,000	(10,000)	-
Global	37,605	(37,605)	-
Community Foundation-Linden Family	9,104	(9,104)	-
NCC-Supporting Vulnerable Adults	20,000	(20,000)	-
Ridley Foundation	4,825	(4,825)	-
Kellet	37,148	(36,764)	384
Roland Cookson	9,701	(9,701)	-
Newcastle Building Society	1,500	(1,501)	(1)
Jon Bell	2,500	(2,500)	-
B&Q	5,000	(1,650)	3,350
Lottery Community Fund	5,000	(5,000)	-
N'land Councils Com Chest Garden	5,000	(1,650)	3,350
NCC Hardship Fund	50,000	(50,000)	-
Vine	1,000	(559)	441
Leech	2,500	(2,500)	-
Ridley	2,501	(2,501)	-
Lions / Coop	2,155	(885)	1,270
Edward Gostling	100,000	-	100,000

Northumberland County Blind Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

18. MOVEMENT IN FUNDS - continued

Thriving Together – Health Inequalities	10,149	(8,806)	1,343
Clubs	10,014	(14,224)	(4,210)
Masonic Fund	3,333	(3,333)	-
Joicey	1,000	(1,000)	-
Community Foundation Garden	<u>2,500</u>	<u>-</u>	<u>2,500</u>
	<u>536,395</u>	<u>(427,137)</u>	<u>109,258</u>
TOTAL FUNDS	<u><u>726,309</u></u>	<u><u>(586,597)</u></u>	<u><u>139,712</u></u>

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

Northumberland County Blind Association

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2024**

	2024	2023
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	13,122	7,895
Legacies	<u>-</u>	<u>5,005</u>
	13,122	12,900
Other trading activities		
Fundraising events	4,089	6,362
Equipment sales	17,514	11,891
Rental income	29,360	26,211
Other income	<u>5,585</u>	<u>5,562</u>
	56,548	50,026
Investment income		
Deposit account interest	1,634	331
Charitable activities		
Grants	330,077	251,657
Club income	<u>5,068</u>	<u>4,946</u>
	<u>335,145</u>	<u>256,603</u>
Total incoming resources	406,449	319,860
EXPENDITURE		
Raising donations and legacies		
Equipment for resale	17,829	12,598
Fundraising	<u>7,429</u>	<u>1,817</u>
	25,258	14,415
Charitable activities		
Wages	95,432	82,928
Carried forward	95,432	82,928

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Northumberland County Blind Association

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2024**

	2024	2023
	£	£
Charitable activities		
Brought forward	95,432	82,928
Social security	3,596	2,826
Pensions	1,589	2,322
Advertising	1,318	3,214
Sundries	-	1,650
Staff travel	4,196	3,374
Staff and volunteer training	200	266
Volunteer expenses and training	10,538	7,081
Recruitment	2,889	1,074
Club expenditure	6,440	7,784
Grants to individuals	<u>19,176</u>	<u>-</u>
	145,374	112,519
Support costs		
Other		
Wages	67,692	56,119
Social security	1,762	5,334
Pensions	6,103	1,204
Rates and water	33,374	31,548
Insurance	3,960	3,384
Light and heat	4,291	3,659
Telephone	1,843	1,361
Postage and stationery	2,739	1,433
Sundries	8,042	5,154
Repairs and renewals	11,004	15,765
Legal and professional	1,420	2,525
Depreciation of tangible fixed assets	<u>8,386</u>	<u>4,923</u>
	150,616	132,409
Governance costs		
Accountancy and legal fees	<u>3,597</u>	<u>2,409</u>
Total resources expended	<u>324,845</u>	<u>261,752</u>
Net income	<u><u>81,604</u></u>	<u><u>58,108</u></u>

This page does not form part of the statutory financial statements