

Kingham Accountants Limited  
Chartered Accountants  
161 College Street  
St Helens  
WA10 1TY

**Living Without Sight Limited**  
(A company limited by guarantee)  
Annual Report and Financial Statements  
For the Year Ended 31 March 2021

**Living Without Sight Limited**  
**Contents**

Reference and Administrative Details .....	1
Trustees' Report .....	2
Independent examiner's report .....	3
Statement of financial activities .....	4
Balance Sheet .....	5
Notes to the financial statements .....	6 to 11

**Living Without Sight Limited**  
**Reference and Administrative Details**

Charity name	Living Without Sight Limited	
Charity registration number	1120577	
Company registration number	06241715	
Principal office	41 Craven Road Broadheath Altringham WA14 5HJ	
Registered office	41 Craven Road Broadheath Altringham WA14 5HJ	
Trustees	Mrs J E Derbyshire Mrs M J Blakeney Mr S Briscoe Mrs V J Griffiths Mrs J Allen-King MBE & OBE Mrs Anders	
Secretary	Mrs M J Blakeney	
Bankers	HSBC St Helens 33 Ormskirk Street St Helens Merseyside WA10 1TY	
Accountant	Kingham Accountants Limited 161 College Street St Helens WA10 1TY	

The Trustees present their report and accounts for the year ended 31.03.2021.

#### **Review of Activities**

The charity's ability to raise funds was severely impacted by Covid-19 from early March 2020 and this continues. In particular one of our principal sources of income, through street collections, has ceased. We have also been unable to have collectors in stores. In addition, some of our long-standing members have sadly passed away during the pandemic, so our subscription income has reduced.

However, we continue to be supported by generous donations from members and recently received a grant from Trafford council. We have continued to provide our members with newsletters and talking books and we still provide members with mobility aids. We are actively seeking further grant funding to enable us to continue until the pandemic is brought under control.

#### **LIVING WITHOUT SIGHT LTD**

#### **TRUSTEES REPORT**

**YEAR ENDED 31.03.2021**

#### **Review of Operations**

The move to Altrincham was successful. This has secured the long-term future of the charity. The charity has built up adequate reserves to ensure that the service to our members was not impaired during this relocation. We now have access to collect funds through multiple national retail chains around the Greater Manchester area. This is providing us with a steady income stream. Although we are reporting a loss for the year, it is substantially down on the previous year, and the recent restructuring should result in surpluses for the current and future years.

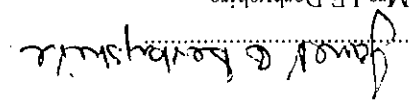
#### **Reserves Policy**

It is the policy of the trustees to retain adequate reserves to cover its direct and support costs for 12 months.

#### **Small company provisions**

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the Board on 13 December 2021 and signed on its behalf by:

  
Mrs J E Derbyshire  
Trustee

## Independent Examiner's Report to the Trustees of Living Without Sight Limited

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 4 to 11.

### Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

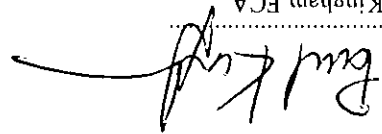
### Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
- have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Paul Kingham FCA  
Kingham Accountants Limited  
Chartered Accountants

13 December 2021

161 College Street  
St Helens  
WA10 1TY

# Living Without Sight Limited

## Statement of Financial Activities (including Income and Expenditure Account) for the Year Ended 31 March 2021

	Unrestricted Funds	Total Funds 2021	Total Funds 2020
£	£	£	£
Incoming resources			
Incoming resources from generated funds	2	67,912	42,704
Voluntary income			
Investment income	4	-	26
Total incoming resources		67,912	42,730
Resources expended			
Costs of generating funds			
Costs of generating voluntary income	5	38,683	67,053
Total resources expended		38,683	67,053
Net movements in funds		29,229	(24,323)
Reconciliation of funds			
Total funds brought forward		15,369	39,692
Total funds carried forward		44,598	15,369

The notes on pages 6 to 11 form an integral part of these financial statements.

**Living Without Sight Limited (Registration number: 06241715)**  
**Balance Sheet as at 31 March 2021**

	2021	2020
	£	£
<b>Fixed assets</b>		
Tangible assets	10	136
<b>Current assets</b>		
Debtors	11	675
Cash at bank and in hand	49,493	21,342
	<u>50,345</u>	<u>22,017</u>
<b>Creditors: Amounts falling due within one year</b>	12	(6,784)
<b>Net current assets</b>	44,497	15,233
<b>Net assets</b>	44,598	15,369
<b>The funds of the charity:</b>		
Unrestricted funds	44,598	15,369
Unrestricted income funds	44,598	15,369
<b>Total charity funds</b>	44,598	15,369

For the financial year ended 31 March 2021, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and with the Financial Reporting Standard for Smaller Entities (effective April 2008 January 2015).

Approved by the Board on 13 December 2021 and signed on its behalf by:

*James E Derbyshire*  
 Mrs J E Derbyshire  
 Trustee

## Living Without Sight Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 1 Accounting policies

##### Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2005), issued in March 2005, the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Companies Act 2006.

##### Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Further details of each fund are disclosed in note 15.

##### Incoming resources

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Where services are provided to the charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity where this can be quantified.

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustees' Annual Report.

Investment income is recognised on a receivable basis.

##### Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

##### Fixed assets

Individual fixed assets costing £0 or more are initially recorded at cost.

##### Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings	25% reducing balance
Computer equipment	33% reducing balance

##### Reserves Policy

The charity aims to maintain free reserves to cover 6-12 months of core overheads.



# Living Without Sight Limited

## Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

2	Voluntary income		Unrestricted Funds	Total Funds	Total Funds
			£	£	£
2	Voluntary income	Donations and legacies	5,530	5,530	1,095
		Donations & subscriptions	32,038	32,038	-
3	Grants receivable	UK Government grants	30,245	30,245	-
		Grants - other agencies	99	99	41,609
3	Grants receivable	Collection income	67,912	67,912	42,704
4	Investment income	UK Government grants	32,038	32,038	-
		Grants - other agencies	30,245	30,245	-
4	Investment income		62,283	62,283	-
	Other income	Unrestricted Funds	-	-	26
		Total Funds	£	£	£
		Total Funds	2021	2020	2020

**Living Without Sight Limited**

## Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

	2021	2020
<b>5 Total resources expended</b>	<b>£ 27,629</b>	<b>£ 35,878</b>
<b>Donations and legacies</b>	<b>£ 27,629</b>	<b>£ 35,878</b>
<b>6 Trustees' remuneration and expenses</b>	<b>£ 462</b>	<b>£ 462</b>
No trustees received any remuneration during the year.		
<b>7 Net income/(expenditure)</b>	<b>£ 35</b>	<b>£ 48</b>
Net income/(expenditure) is stated after charging:		
Depreciation of tangible fixed assets	35	48
<b>8 Employees' remuneration</b>	<b>£ 27,629</b>	<b>£ 35,878</b>
The aggregate payroll costs of these persons were as follows:		
Wages and salaries	27,629	35,878
No employee received emoluments of more than £60,000 during the year (2020 - No. 0).		

**Living Without Sight Limited**  
**Notes to the Financial Statements for the Year Ended 31 March 2021**

..... *continued*

**9      Taxation**

The company is a registered charity and is, therefore, exempt from taxation.

**Living Without Sight Limited**

## Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

## 10 Tangible fixed assets

	£
Fixtures, fittings and equipment	
	<u>4,600</u>
	4,464
	<u>35</u>
	4,499
	<u>Net book value</u>
	As at 31 March 2021
	As at 31 March 2020
	101
	<u>136</u>

## 11 Debtors

Other debtors	726	549
Prepayments and accrued income	126	126
	<u>852</u>	<u>675</u>
	£	£
	2021	2020

12 Creditors: Amounts falling due within one year

2021	2020
£	£
1	787
365	515
2,085	2,085
3,397	3,397
5,848	6,784

## Living Without Sight Limited

### Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

#### 13 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

#### 14 Related parties

##### Controlling entity

The charity is controlled by the trustees who are all directors of the company.

#### 15 Analysis of funds

	General Funds			
	At 1 April 2020	Income resources	Resources expended	At 31 March 2021
	£	£	£	£
Unrestricted income fund	15,369	67,912	(38,683)	44,598

#### 16 Net assets by fund

	Unrestricted Funds		Total Funds 2021		Total Funds 2020	
	£		£		£	
Tangible assets	101		101		136	
Current assets	50,345		50,345		22,017	
Creditors: Amounts falling due within one year	(5,848)		(5,848)		(6,784)	
Net assets	44,598		44,598		15,369	