

FIGHT AGAINST BLINDNESS - FAB

England & Wales · Charity number 1124806

Details

Other names	CAMBRIDGE AND EAST ANGLIA RETINITIS PIGMENTOSA ASSOCIATION, FIGHT AGAINST BLINDNESS - FAB
Status	Registered
Legal form	Trust
Registered	2008-07-02
Register	View on the Charity Commission register

Contact

Address	4 Middle Street Thriplow Royston SG8 7RD
Phone	01763208045
Email	info@fightagainstblindness.org
Website	www.fightagainstblindness.org

Activities

Objects: Please note that the following Charitable Objectives are to replace the current ones1. Promote the mental health and wellbeing of children and young people disadvantaged by sight-loss and visual impairment thereby enabling them to reach their full potential educationally and socially.2. Provide support through professionals in hospitals, schools and other agencies in pursuance of Objective 13. Promote research in pursuance of Objective 14. Disseminate the useful results to the benefit of the public

Activities: To promote research for the benefit of the public into treatments leading to the cure of retinitis pigmentosa (RP) and to disseminate the useful results for the benefit of the publicTo provide support through professionals in hospitals and schools to those diagnosed with retinal dystrophies and sensory disorders to help them reach their full potential educationally and socially

Classification

- **How:** Makes Grants To Organisations
- **What:** Disability
- **Who:** People With Disabilities

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£226,702	£150,676	-	-
2023-12-31	£151,805	£141,411	-	-
2022-12-31	£91,326	£92,264	-	-
2021-12-31	£115,796	£65,335	-	-
2020-12-31	£63,400	£57,183	-	-

Trustees

Name	Role	Appointed
CLIVE FISHER BScFIETCEn	Chair	
ANNE CAROL FISHER		
Brenda Mills		2020-11-22
CONSTANCE BEATRICE ANN CREE		
Carol Anne Carr Eastell		2020-10-07
Matthew James Darkin BAHons		2020-10-07

FIGHT AGAINST BLINDNESS - FAB

England & Wales - Charity number 1124806

Accounts

FIGHT AGAINST BLINDNESS (FAB)

Charity No 1124806

TRUSTEES REPORT AND ACCOUNTS 1 JANUARY 2024 TO 31 DECEMBER 2024

Summary

In 2024 FAB continued to deliver its Specialist Sight loss and Visual Impairment Clinical Psychology Service to Children and Young People (CYP) in the UK in accordance with its trust deed. FAB's service is free, unconditional and confidential. It is not available or commissioned by the NHS. We work in partnership with NHS eye clinics to successfully deliver our service to the charity's beneficiaries.

FAB trustees' unrestricted fundraising by craft fairs, events and the sale of greeting cards continued to support the charity's running costs.

In 2024, FAB's service was available at Great Ormond Street Hospital London, Addenbrooke's Hospital Cambridge for East Anglia, Oxford Children's Hospital for Central England, Southampton General Hospital for the South, St James's Leeds for the North and Royal Bristol Hospital for Children for the South West. We are planning to open a new service for Somerset.

Our service is for children with any eye condition eg Retinitis Pigmentosa, Choroideremia, Stargardt Disease, Cone-Rod Dystrophy, Best Disease, Leber Amaurosis, Gyrate Atrophy, Bullseye Dystrophy, Alstrom Disease and Syndromes such as Usher and Stickler. Many have complex needs e.g. sight loss and Autism. FAB includes the CYP's family, school and other support agencies in its work as they are all needed to help successful outcomes. Approximately 90% of children need our liaison with school.

The clinical psychologists liaised with schools, Sensory Support Services as required and provided training to consultants, doctors and orthoptists. Our podcasts with the RNIB for CYP and parents continue to be highly regarded by professionals, CYP and parents.

FAB's research project, "Investigating psychological distress in children with visual impairment: The role of parental factors" at Oxford Children's Hospital is complete and published in the British Journal of Visual Impairment.

FAB continued its prudent financial policies to ensure continuity of service, so essential for our beneficiaries.

We gratefully acknowledge the following grants: £10,000 (the second of two annual grants) from the Garfield Weston Foundation; £7,992 from the Focus Foundation for our Southampton service; payment of £16,800, part of the 4-year grant from City Bridge Foundation for our London service; £5,577 from Cambridge Community Foundation for our Cambridge service; £3,000 from Microsoft Research Ltd Community Fund and £2,577 from Rigeons Family Endowment Fund.

Trustees' Remuneration and Expenses

All trustees are unpaid. Trustees' expenses are paid in accordance with internal control, given below.

Review of Accounts

Income for the accounting period was £226,702 from all sources including grants of £209,646 from Trusts and Foundations (92% of income), the main funding source for the charity. 2024 total income increased by 49% compared with 2023, to meet growing demand and support planned expansion. This included increased provision in London and Cambridge and committing funding towards a new project in Somerset (to commence 2025).

Expenditure on charitable activities in the period was £127,363 with a further £15,926 for work completed in 2024 to be paid, 63% of income. Funding for charitable activities contracted for 2025 was £232,542. FAB's policy is to have sufficient funds to cover those contracted activities at the start of 2025 to ensure confidence in continuity of service so essential to our beneficiaries. The fund balance at the end of the period was £81,317.

The running cost of the charity was £3,529, 1.5% of income for all support activities including travel, charity insurance, website, office, fundraising goods for sale at fetes etc. £19,783 was spent on fundraising consultant fees, which enabled FAB to meet its service expansion targets and partnerships particularly for London and Cambridge, and to meet our future income targets.

Reserves Policy

The trustees are satisfied that the balance of the unrestricted fund is sufficient to meet the day-to-day operating costs of the charity.

A contingency reserve of £10,000 is held to cover emergency funding requests.

FAB maintains restricted reserves amounting up to one-year psychology costs to ensure continuity of service essential to our beneficiaries, (see Grants). Restricted funds above these one-year costs are invested into current or new projects, subject to staffing levels and/or recruitment.

Grants

Grant income is recognised on a received basis and grants payable are accounted for on an accruals basis reflecting FAB's contracted commitments to pay.

FAB's policy is to hold one year forward grant funding to ensure confidence in continuity of service so essential to our beneficiaries. Grants are funded to completion on a year-to-year basis and are given permission to continue subject to a satisfactory year end project review.

Independent Accountant's Report and External Control

An Independent examiner has examined the accounts for the reporting period in accordance with all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act. No concerns were found. This statement is supported in a formal letter to FAB.

Internal Control

The trustees of the charity meet formally four times a year. Meeting minutes are agreed by the trustees and signed by FAB chair. The trustees prepare financial statements for each financial year in accordance with charity law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing the financial statement the trustees have selected suitable accounting policies and applied

them consistently, made judgments and estimates that are reasonable and prudent, and kept proper accounting records.

Expenses are paid to cover reasonable costs by formal application of signed and authorised expense forms complete with receipts.

Payments for the charitable activities are made on receipt of invoices paid in arrears. Agreements are made by formal letter from FAB to an officer of the organisation concerned. Each project organisation is required to submit quarterly reports and have a quarterly progress review with the clinicians involved. FAB makes no payments to private individuals.

Funding requests to trusts and foundations are made by formal letter/email/application including information on the charity as required. Funds are used in accordance with the donor's wishes.

Plans

The charity's plans for 2025 are,

- Start new service and partnership with Musgrove Park Hospital Taunton for Somerset
- If financially viable, to provide increased service for Bristol, and/or Leeds, Southampton
- Plan phase 2 research to provide further evidence on the service's impact, subject to funding

Transactions with Connected Persons and Companies

FAB used Craigmyle Fundraising Consultants for fundraising advice.

A handwritten signature in black ink, appearing to read 'Clive Fisher', with a stylized flourish above the 'F'.

Clive Fisher
Chair FAB
May 2025

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024									
							£	£	£
							Unrestricted	Restricted	Total
CASH AT 31 DECEMBER 2023							35784.76	304002.44	339787.20
LIABILITIES									
CHARITABLE ACTIVITIES TO 31 DECEMBER 2024 AS YET UNPAID (WORK COMPLETED IN 2024)								15926.84	15926.84
CHARITABLE ACTIVITIES CONTRACTED FRM 1 JANUARY 2025								232542.66	232542.66
CONTINGENCY RESERVE							10000.00		10000.00
TOTAL							10000.00	248469.50	258469.50
BALANCE							25784.76	55532.94	81317.70
									

The Corner Cottage
Lower Street
Thriplow
Royston
Herts SG8 7RJ

Mr Clive Fisher
Fight Against Blindness
4 Middle Street
Thriplow
Royston
Herts SG8 7RD

3rd June 2025

Dear Clive

Certification of Accounts for the period ended 31 December 2024

Further to the recent review of the annual accounts for Fight Against Blindness (Charity No 1124806) for the period ended 31 December 2024, I can confirm that the Charity's activities are in accordance with its Trust Deed and the Charity Commission register.

The review of the Charity's transactions and bank statements for the reporting period included sample checks on material donation and expenditure. I can confirm that all bank accounts were fully reconciled and the sampled transactions were properly recorded with supporting documentation.

Yours sincerely

A handwritten signature in black ink, appearing to read 'J M Keyworth', with a long horizontal flourish extending to the right.

J M Keyworth

Accounts

FIGHT AGAINST BLINDNESS (FAB)

Charity No 1124806

TRUSTEES REPORT AND ACCOUNTS 1 JANUARY 2023 TO 31 DECEMBER 2023

Summary

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We established a new partnership with GOSH London and filled the vacancy at St James's Hospital Leeds.

Income increased by 66%, private donations increased by 85% and the trustees' fundraising increased by 8% compared with 2022. FAB trustees' unrestricted fundraising by craft fairs, events and the sale of greeting cards is used to pay the charity's running costs and for fundraising advice,

In 2023, FAB's service was available at Great Ormond Street Hospital London, Addenbrooke's Hospital Cambridge for East Anglia, Oxford Children's Hospital for central England, Southampton General Hospital for the South, St James's Leeds for the North and Royal Bristol Hospital for Children for the South West. We recruited an Assistant Psychologist to meet the need in Bristol to reduce wait-time.

Our service is for children with any eye condition eg Retinitis Pigmentosa, Choroideremia, Stargardt Disease, Cone-Rod Dystrophy, Best Disease, Leber Amaurosis, Gyrate Atrophy, Bullseye Dystrophy, Alstrom Disease and Syndromes such as Usher and Stickler. FAB includes the CYP's family, school and other support agencies in its work as they are all needed to help successful outcomes. We have found that approximately 90% of children need our liaison with school.

The clinical psychologists liaised with schools, Sensory Support Services as required and provided training to consultants and doctors, orthoptists. Please see our website for our highly successful podcasts with the RNIB for CYP and parents. A further six were made available on our website in the period.

FAB's research project, "Psychological Distress in Children with Visual Impairment" at Oxford Children's Hospital is progressing to plan and due to complete Summer 2024.

FAB continued its prudent financial policies to ensure continuity of service, so essential for our beneficiaries.

We gratefully acknowledge the grant of £10,000 from the Garfield Weston Foundation. We gratefully acknowledge the grant of £20,250 from the Postcode Places Trust. We gratefully acknowledge the first quarterly payment of £5,600 of the 4 year grant from City Bridge Foundation.

Trustees' Remuneration and Expenses

All trustees are unpaid. Trustee's expenses are paid in accordance with internal control, given below.

Review of Accounts

Income for the accounting period was £151,805.25 from all sources including grants of £140,950 from Trusts and Foundations (92.8% of income), the principal funding source for the charity.

Expenditure on Charitable Activities in the period was £120,210.07, 79.2% of income; outstanding payments for work completed in 2023 was £1,700. Funding for charitable activities contracted for 2024 and later years was £202,328. FAB's policy is to have sufficient funds to cover those contracted activities at the start of 2024 to ensure confidence in continuity of service so essential to our beneficiaries. The fund balance at the end of the period was £49,732.83.

The running cost of the charity was £4,101.60, 2.7% of income for all support activities including travel, charity insurance, website, office, fundraising goods for sale at fetes etc. £17,100 was spent on fundraising consultant fees, which enabled FAB to meet its service expansion targets and partnerships particularly with GOSH, and to meet our future income targets.

Reserves Policy

The trustees are satisfied that the balance of the unrestricted fund is sufficient to meet the day-to-day operating costs of the charity.

A contingency reserve of £10,000 is held to cover emergency funding requests.

FAB maintains restricted reserves amounting up to one year's psychology costs to ensure continuity of service essential to our beneficiaries, (see Grants). Restricted funds above these one year's costs are invested into current or new projects, subject to staffing levels and/or recruitment.

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FAB's policy is to hold one year forward grant funding to ensure confidence in continuity of service so essential to our beneficiaries. Grants are funded to completion on a year-to-year basis and are given permission to continue subject to a satisfactory year end project review.

Independent Accountant's Report and External Control

An Independent examiner has examined the accounts for the reporting period in accordance with all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act. No concerns were found. This statement is supported in a formal letter to FAB.

Internal Control

The trustees of the charity meet formally four times a year. Meeting minutes are agreed by the trustees and signed by FAB chair. The trustees prepare financial statements for each financial year in accordance with charity law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing the financial statement the trustees have selected suitable accounting policies and applied them consistently, made judgments and estimates that are reasonable and prudent, and kept proper accounting records.

Expenses are paid to cover reasonable costs by formal application of signed and authorised expense forms complete with receipts.

Payments for the charitable activities are made on receipt of invoices paid in arrears. Agreements are made by formal letter from FAB to an officer of the organisation concerned. Each project organisation is required to submit quarterly reports and have a quarterly progress review with the clinicians involved. FAB makes no payments to private individuals.

Funding requests to trusts and foundations are made by formal letter/email/application including information on the charity as required. Funds are used in accordance with the donor's wishes.

Future Plans

The charity's plans for 2024 include,

- Complete first phase of our research project
- Expand our work with GOSH, Addenbrookes and Oxford Children's Hospital
- Offer our service to Somerset
- Maintain our higher level of service in Bristol
- Increase our income to meet future plans

Transactions with Connected Persons and Companies

FAB used Craigmyle Fundraising Consultants for fundraising advice.



Clive Fisher
Chair FAB
July 2024

STATEMENT OF ACCOUNT 1 JANUARY 2023 TO 31 DECEMBER 2023										
FIGHT AGAINST BLINDNESS (FAB) CHARITY NO 1124806						£	£	£	£	£
1. INCOME						UNRESTRICTED FUND	RESTRICTED FUND	TOTAL FUND	2022	2021
EVENTS, CRAFT GOODS SOLD AT FAIRS, COFFEE MORNINGS ETC						6713.90		6713.90	6198.30	3948.67
STORE COLLECTIONS						0.00		0.00	0.00	0.00
PRIVATE DONATIONS						2893.52		2893.52	1559.46	12338.21
GIFT AID						168.75		168.75	176.75	2838.13
BANK INTEREST						1079.08		1079.08	441.51	222.68
TRUST GRANT UNRESTRICTED CONTRIBUTIONS						0.00		0.00	420.00	
GRANT FROM GARFIELD WESTON FOUNDATION						10000.00		10000.00	10000.00	
GRANT FROM OXFORD COMMUNITY IMPACT FUND							1200.00	1200.00		
GRANT FROM POSTCODE PLACES TRUST							20250.00	20250.00		
GRANT FROM CITY BRIDGE FOUNDATION							5600.00	5600.00		
GRANTS FROM TRUSTS AND FOUNDATIONS							103900.00	103900.00	72530.00	96549.00
RETURNS						0.00	0.00	0.00	0.00	-100.00
TOTAL INCOME						20855.25	130950.00	151805.25	91326.02	115796.69
2. COSTS										
CHARITABLE ACTIVITIES							120210.07	120210.07	67316.05	45611.87
RUNNING COSTS										
FUNDRAISING CONSULTANT FEES						17100.00		17100.00	16450.00	16625.00
SUPPORT - STATIONARY, OFFICE SUPPLIES, TRAVEL, INSURANCE ETC						4101.60		4101.60	4197.67	3098.22
COMMUNICATIONS						0.00		0.00	4350.75	
RETURNS						0.00		0.00	-50.00	
SUB TOTAL						21201.60		21201.60	24948.42	19723.22
TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS						21201.60	120210.07	141411.67	92264.47	65335.09
TOTAL INCOME LESS TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS						-346.35	10739.93	10393.58	-938.45	50461.60
CHARITABLE ACTIVITIES TO 31 DECEMBER 2023 AS YET UNPAID (WORK COMPLETED IN 2023)										
PSYCHOLOGY PROJECT CAMBRIDGE (EAST ANGLIA)										
PSYCHOLOGY PROJECT SOUTHAMPTON (SOUTHERN)							1700.00			
PSYCHOLOGY PROJECT OXFORD (CENTRAL)										
PSYCHOLOGY PROJECT BRISTOL (SOUTH WEST)										
PSYCHOLOGY PROJECT GOSH (LONDON)										
PSYCHOLOGY PROJECT LEEDS (YORKSHIRE)										
FAB RESEARCH PROJECT OUH										
SUB TOTAL							1700.00	1700.00	17173.00	17207.56
CHARITABLE ACTIVITIES CONTRACTED FROM 1 JANUARY 2024										
PSYCHOLOGY PROJECT CAMBRIDGE (EAST ANGLIA)							59000.00			
PSYCHOLOGY PROJECT SOUTHAMPTON (SOUTHERN)							13000.00			
PSYCHOLOGY PROJECT OXFORD (CENTRAL)							13000.00			
PSYCHOLOGY PROJECT BRISTOL (SOUTH WEST)							19500.00			
PSYCHOLOGY PROJECT GOSH (LONDON)							48000.00			
PSYCHOLOGY PROJECT LEEDS (YORKSHIRE)							13000.00			
FAB RESEARCH PROJECT OUH							36828.00			
SUB TOTAL						0.00	202328.00	202328.00	185887.00	199250.00
CONTINGENCY RESERVE						10000.00	0.00	10000.00	10000.00	10000.00
TOTAL CONTRACTED WORK AND CONTINGENCY RESERVE						10000.00	204028.00	214028.00	213060.00	226457.56
3. BANK BALANCE AT 31 DECEMBER 2022						32387.09	220980.16	253367.25	254305.70	203844.10
4. BANK BALANCE AT 31 DECEMBER 2023						32040.74	231720.09	263760.83	253367.25	254305.70
5. BALANCE AT 31 DECEMBER 2023 INCLUDING CHARITABLE ACTIVITIES YET UNPAID, CHARITABLE ACTIVITIES CONTRACTED AND CONTINGENCY RESERVE						22040.74	27692.09	49732.83	40307.25	27848.14
										

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**The Trustees
Fight Against Blindness (Charity No1124806)**

Independent examiner's report to the trustees of Fight Against Blindness (FAB) (Charity No 1124806)

I report to the trustees on my examination of the accounts of the Fight Against Blindness (FAB) (Charity No 1124806) (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed:



Name: Chris Biggs (FCA)
(Signed in a personal capacity only)

Address: 474 Upper Richmond Road, London, SW15 5JG

Date: 18 October 2024

STATEMENT OF ACCOUNT 1 JANUARY 2023 TO 31 DECEMBER 2023										
FIGHT AGAINST BLINDNESS (FAB) CHARITY NO 1124806						£	£	£	£	£
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EVENTS, CRAFT GOODS SOLD AT FAIRS, COFFEE MORNINGS ETC						6713.90		6713.90	6198.30	3948.67
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GRANT FROM POSTCODE PLACES TRUST							20250.00	20250.00		
GRANT FROM CITY BRIDGE FOUNDATION							5600.00	5600.00		
GRANTS FROM TRUSTS AND FOUNDATIONS							103900.00	103900.00	72530.00	96549.00
RETURNS						0.00	0.00	0.00	0.00	-100.00
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FIGHT AGAINST BLINDNESS (FAB)

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Income for the accounting period was £151,805.25 from all sources including grants of £140,950 from Trusts and Foundations (92.8% of income), the principal funding source for the charity.

Expenditure on Charitable Activities in the period was £120,210.07, 79.2% of income; outstanding payments for work completed in 2023 was £1,700. Funding for charitable activities contracted for 2024 and later years was £202,328. FAB's policy is to have sufficient funds to cover those contracted activities at the start of 2024 to ensure confidence in continuity of service so essential to our beneficiaries. The fund balance at the end of the period was £49,732.83.

The running cost of the charity was £4,101.60, 2.7% of income for all support activities including travel, charity insurance, website, office, fundraising goods for sale at fetes etc. £17,100 was spent on fundraising consultant fees, which enabled FAB to meet its service expansion targets and partnerships particularly with GOSH, and to meet our future income targets.

Reserves Policy

The trustees are satisfied that the balance of the unrestricted fund is sufficient to meet the day-to-day operating costs of the charity.

A contingency reserve of £10,000 is held to cover emergency funding requests.

FAB maintains restricted reserves amounting up to one year's psychology costs to ensure continuity of service essential to our beneficiaries, (see Grants). Restricted funds above these one year's costs are invested into current or new projects, subject to staffing levels and/or recruitment.

Grants

Grant income is recognised on a received basis and grants payable are accounted for on an accruals basis reflecting FAB's contracted commitments to pay.

FAB's policy is to hold one year forward grant funding to ensure confidence in continuity of service so essential to our beneficiaries. Grants are funded to completion on a year-to-year basis and are given permission to continue subject to a satisfactory year end project review.

Independent Accountant's Report and External Control

An Independent examiner has examined the accounts for the reporting period in accordance with all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act. No concerns were found. This statement is supported in a formal letter to FAB.

Internal Control

The trustees of the charity meet formally four times a year. Meeting minutes are agreed by the trustees and signed by FAB chair. The trustees prepare financial statements for each financial year in accordance with charity law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing the financial statement the trustees have selected suitable accounting policies and applied them consistently, made judgments and estimates that are reasonable and prudent, and kept proper accounting records.

Expenses are paid to cover reasonable costs by formal application of signed and authorised expense forms complete with receipts.

Payments for the charitable activities are made on receipt of invoices paid in arrears. Agreements are made by formal letter from FAB to an officer of the organisation concerned. Each project organisation is required to submit quarterly reports and have a quarterly progress review with the clinicians involved. FAB makes no payments to private individuals.

Funding requests to trusts and foundations are made by formal letter/email/application including information on the charity as required. Funds are used in accordance with the donor's wishes.

Future Plans

The charity's plans for 2024 include,

- Complete first phase of our research project
- Expand our work with GOSH, Addenbrookes and Oxford Children's Hospital
- Offer our service to Somerset
- Maintain our higher level of service in Bristol
- Increase our income to meet future plans

Transactions with Connected Persons and Companies

FAB used Craigmyle Fundraising Consultants for fundraising advice.

A handwritten signature in black ink, appearing to read 'Clive Fisher', with a stylized flourish at the end.

Clive Fisher
Chair FAB
July 2024

Accounts

FIGHT AGAINST BLINDNESS (FAB)

Charity No 1124806

TRUSTEES REPORT AND ACCOUNTS 1 JANUARY 2022 TO 31 DECEMBER 2022

Summary

In 2022 FAB continued to deliver its Specialist Sight loss and Visual Impairment Clinical Psychology Service to Children and Young People (CYP) in the UK in accordance with its trust deed. FAB's service is free, unconditional and confidential. It is not available or commissioned by the NHS. We work in partnership with NHS eye clinics to successfully deliver our service to the charity's beneficiaries.

We continued to expand our service in East Anglia, and established a new partnership with GOSH London planned to start in 2023 subject to recruiting a clinical psychologist to the post.

FAB trustees' unrestricted fundraising to pay the charity's running costs and fundraising advice and bid-writing, by craft fairs, events and the sale of greeting cards increased by over 50% on the previous year.

In 2022, FAB's service was available at Addenbrooke's Hospital in Cambridge for East Anglia, the Oxford Eye Hospital (John Radcliffe) for Central England, Southampton General Hospital for the South, St James's Leeds for the North and Royal Bristol Hospital for Children for the South West. We agreed to recruit an Assistant Psychologist to meet the need in Bristol to reduce wait-time. A staff vacancy occurred at St James's Leeds. Staffing levels were challenging as part of the current lack of professionally qualified psychologists in the UK.

Our service is for children with any eye condition eg Retinitis Pigmentosa, Choroideremia, Stargardt Disease, Cone-Rod Dystrophy, Best Disease, Leber Amaurosis, Gyrate Atrophy, Bullseye Dystrophy, Alstrom Disease and Syndromes such as Usher and Stickler. FAB includes the CYP's family, school and other support agencies in its work as they are all needed to help successful outcomes. In East Anglia we have found that 90% of children need our liaison with school.

The clinical psychologists liaised with schools, Sensory Support Services as required and provided training to consultants and doctors, orthoptists. Please see our website for our highly successful podcasts with the RNIB for CYP and parents. A further six were recorded in 2022.

FAB's research project, "The Impact of Clinical Psychology on CYP with Sight Loss and VI" was delayed due to the pandemic but started in September 2022 for 2 years after recruiting and Assistant Psychologist working full time.

FAB continued its prudent financial policies to ensure continuity of service, so essential for our beneficiaries.

We gratefully acknowledge the most generous grant of £10,000 from the Garfield Weston Foundation towards our work.

Trustees' Remuneration and Expenses

All trustees are unpaid. Trustee's expenses are paid in accordance with internal control, given below.

Review of Accounts

Income for the accounting period was £91,326.02 from all sources including grants of £72,530 from Trusts and Foundations (79% of income), the principal funding source for the charity.

Expenditure on Charitable Activities in the period was £67,316.05, 74% of income; outstanding payments for work completed in 2022 was £17,173. Funding for charitable activities contracted for 2023 and later years was £185,887. FAB's policy is to have sufficient funds to cover those contracted activities at the start of 2023 to ensure confidence in continuity of service so essential to our beneficiaries. The fund balance at the end of the period was £40,307.25.

The running cost of the charity was £4,197.67, 4.6% of income for all support activities including travel, charity insurance, website, office, fundraising goods for sale at fetes etc. We spent £4,350.75 on our new website and communications planning for our forthcoming anniversary year, both extraordinary items essential for proper communication to our beneficiaries, the general public, specialists, other charities and supporters. £16,450 was spent on fundraising consultant fees, which enabled FAB to meet its planned service expansion targets, partnerships particularly GOSH and to meet our future income targets.

Reserves Policy

The trustees are satisfied that the balance of the unrestricted fund is sufficient to meet the day-to-day operating costs of the charity.

A contingency reserve of £10,000 is held to cover emergency funding requests.

FAB maintains restricted reserves amounting up to one year's psychology costs to ensure continuity of service essential to our beneficiaries, (see Grants). Restricted funds above these one year's costs are invested into current or new projects, subject to staffing levels and/or recruitment.

Grants

Grant income is recognised on a received basis and grants payable are accounted for on an accruals basis reflecting FAB's contracted commitments to pay.

FAB's policy is to hold one year forward grant funding to ensure confidence in continuity of service so essential to our beneficiaries. Grants are funded to completion on a year-to-year basis and are given permission to continue subject to a satisfactory year end project review.

Independent Accountant's Report and External Control

An Independent examiner has examined the accounts for the reporting period in accordance with all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act. No concerns were found. This statement is supported in a formal letter to FAB.

Internal Control

The trustees of the charity meet formally four times a year. Meeting minutes are agreed by the trustees and signed by FAB chair. The trustees prepare financial statements for each financial year in accordance with charity law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing the financial statement the trustees have selected suitable accounting policies and applied them consistently, made judgments and estimates that are reasonable and prudent, and kept proper accounting records.

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Payments for the charitable activities are made on receipt of invoices paid in arrears. Agreements are made by formal letter from FAB to an officer of the organisation concerned. Each project organisation is required to submit quarterly reports and have a quarterly progress review with the clinicians involved. FAB makes no payments to private individuals.

Funding requests to trusts and foundations are made by formal letter/email/application including information on the charity as required. Funds are used in accordance with the donor's wishes.

Future Plans

The charity's plans for 2023 include,

- Establishing our service in GOSH for London
- Maintaining our higher level of service in Bristol
- Increase our income to meet future plans

Transactions with Connected Persons and Companies

FAB used Craigmyle Fundraising Consultants for fundraising advice.

A handwritten signature in black ink, appearing to read 'Clive Fisher', with a stylized flourish at the end.

Clive Fisher
Chairman FAB
July 2023

STATEMENT OF ACCOUNT 1 JANUARY 2022 TO 31 DECEMBER 2022										
FIGHT AGAINST BLINDNESS (FAB) CHARITY NO 1124806										
						£	£	£	£	£
1. INCOME						UNRESTRICTED FUND	RESTRICTED FUND	TOTAL FUND	2021	2020
EVENTS, CRAFT GOODS SOLD AT FAIRS, COFFEE MORNINGS ETC						6198.30		6198.30	3948.67	1870.18
STORE COLLECTIONS						0.00		0.00	0.00	773.00
PRIVATE DONATIONS						1559.46		1559.46	12338.21	2163.70
GIFT AID						176.75		176.75	2838.13	181.25
BANK INTEREST						441.51		441.51	222.68	802.30
TRUST GRANT UNRESTRICTED CONTRIBUTIONS						420.00		420.00		
GRANT FROM GARFIELD WESTON FOUNDATION						10000.00		10000.00		
GRANTS FROM TRUSTS AND FOUNDATIONS							72530.00	72530.00	96549.00	57610.00
RETURNS						0.00	0.00	0.00	-100.00	0.00
TOTAL INCOME						18796.02	72530.00	91326.02	115796.69	63400.43
2. COSTS										
CHARITABLE ACTIVITIES							67316.05	67316.05	45611.87	46647.04
RUNNING COSTS										
FUNDRAISING CONSULTANT FEES						16450.00		16450.00	16625.00	8840.04
SUPPORT - STATIONARY, OFFICE SUPPLIES, TRAVEL, INSURANCE ETC						4197.67		4197.67	3098.22	1695.59
COMMUNICATIONS & NEW WEBSITE						4350.75				
RETURNS						-50.00				
				SUB TOTAL		24948.42		24948.42	19723.22	10535.63
TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS						24948.42	67316.05	92264.47	65335.09	57182.67
TOTAL INCOME LESS TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS						-6152.40	5213.95	-938.45	50461.60	6217.76
CHARITABLE ACTIVITIES TO 31 DECEMBER 2022 AS YET UNPAID (WORK COMPLETED IN 2022)										
PSYCHOLOGY PROJECT SOUTHAMPTON							2250.00			
PSYCHOLOGY PROJECT OXFORD							2310.00			
PSYCHOLOGY PROJECT BRISTOL							3000.00			
FAB RESEARCH PROJECT OUH							9613.00			
				SUB TOTAL			17173.00	17173.00	17207.56	16764.30
CHARITABLE ACTIVITIES CONTRACTED FROM 1 JANUARY 2023										
PSYCHOLOGY PROJECT CAMBRIDGE (EAST ANGLIA)							37000.00			
PSYCHOLOGY PROJECT SOUTHAMPTON (SOUTHERN)							12000.00			
PSYCHOLOGY PROJECT OXFORD (CENTRAL)							13000.00			
PSYCHOLOGY PROJECT BRISTOL (SOUTH WEST)							19500.00			
PSYCHOLOGY PROJECT GOSH (LONDON)							32000.00			
FAB RESEARCH PROJECT OUH							72387.00			
				SUB TOTAL		0.00	185887.00	185887.00	199250.00	148500.00
CONTINGENCY RESERVE						10000.00	0.00	10000.00	10000.00	10000.00
TOTAL CONTRACTED WORK AND CONTINGENCY RESERVE						10000.00	203060.00	213060.00	226457.56	175264.30
3. BANK BALANCE AT 31 DECEMBER 2021						38539.49	215766.21	254305.70	203844.10	197626.34
4. BANK BALANCE AT 31 DECEMBER 2022						32387.09	220980.16	253367.25	254305.70	203844.10
5. BALANCE AT 31 DECEMBER 2022 INCLUDING CHARITABLE ACTIVITIES YET UNPAID, CHARITABLE ACTIVITIES CONTRACTED AND CONTINGENCY RESERVE						22387.09	17920.16	40307.25	27848.14	28579.80
										

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022									
							£	£	£
							Unrestricted	Restricted	Total
CASH AT 31 DECEMBER 2022							32387.09	220980.16	253367.25
LIABILITIES									
CHARITABLE ACTIVITIES TO 31 DECEMBER 2022 AS YET UNPAID (WORK COMPLETED IN 2022)								17173.00	17173.00
CHARITABLE ACTIVITIES CONTRACTED 1 JANUARY 2023 TO 31 DECEMBER 2023								185887.00	185887.00
CONTINGENCY RESERVE							10000.00		10000.00
TOTAL							10000.00	203060.00	213060.00
BALANCE							22387.09	17920.16	40307.25

**The Trustees
Fight Against Blindness (Charity No1124806)**

Independent examiner's report to the trustees of Fight Against Blindness (FAB) (Charity No 1124806)

I report to the trustees on my examination of the accounts of the Fight Against Blindness (FAB) (Charity No 1124806) (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed:



Name: Chris Biggs (FCA)
(Signed in a personal capacity only)

Address: 474 Upper Richmond Road, London, SW15 5JG

Date: 11 September 2023

STATEMENT OF ACCOUNT 1 JANUARY 2022 TO 31 DECEMBER 2022										
FIGHT AGAINST BLINDNESS (FAB) CHARITY NO 1124806						£	£	£	£	£
1. INCOME						UNRESTRICTED FUND	RESTRICTED FUND	TOTAL FUND	2021	2020
EVENTS, CRAFT GOODS SOLD AT FAIRS, COFFEE MORNINGS ETC						6198.30		6198.30	3948.67	1870.18
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PRIVATE DONATIONS						1559.46		1559.46	12338.21	2163.70
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TOTAL INCOME						18796.02	72530.00	91326.02	115796.69	63400.43
2. COSTS										
CHARITABLE ACTIVITIES							67316.05	67316.05	45611.87	46647.04
RUNNING COSTS										
FUNDRAISING CONSULTANT FEES						16450.00		16450.00	16625.00	8840.04
SUPPORT - STATIONARY, OFFICE SUPPLIES, TRAVEL, INSURANCE ETC						4197.67		4197.67	3098.22	1695.59
COMMUNICATIONS & NEW WEBSITE						4350.75				
RETURNS						-50.00				
SUB TOTAL						24948.42		24948.42	19723.22	10535.63
TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS						24948.42	67316.05	92264.47	65335.09	57182.67
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SUB TOTAL						0.00	185887.00	185887.00	199250.00	148500.00
CONTINGENCY RESERVE						10000.00	0.00	10000.00	10000.00	10000.00
TOTAL CONTRACTED WORK AND CONTINGENCY RESERVE						10000.00	203060.00	213060.00	226457.56	175264.30
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STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022									
							£	£	£
							Unrestricted	Restricted	Total
CASH AT 31 DECEMBER 2022							32387.09	220980.16	253367.25
LIABILITIES									
CHARITABLE ACTIVITIES TO 31 DECEMBER 2022 AS YET UNPAID (WORK COMPLETED IN 2022)								17173.00	17173.00
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CONTINGENCY RESERVE							10000.00		10000.00
TOTAL							10000.00	203060.00	213060.00
BALANCE							22387.09	17920.16	40307.25

FIGHT AGAINST BLINDNESS (FAB)

Charity No 1124806

TRUSTEES REPORT AND ACCOUNTS 1 JANUARY 2022 TO 31 DECEMBER 2022

Summary

In 2022 FAB continued to deliver its Specialist Sight loss and Visual Impairment Clinical Psychology Service to Children and Young People (CYP) in the UK in accordance with its trust deed. FAB's service is free, unconditional and confidential. It is not available or commissioned by the NHS. We work in partnership with NHS eye clinics to successfully deliver our service to the charity's beneficiaries.

We continued to expand our service in East Anglia, and established a new partnership with GOSH London planned to start in 2023 subject to recruiting a clinical psychologist to the post.

FAB trustees' unrestricted fundraising to pay the charity's running costs and fundraising advice and bid-writing, by craft fairs, events and the sale of greeting cards increased by over 50% on the previous year.

In 2022, FAB's service was available at Addenbrooke's Hospital in Cambridge for East Anglia, the Oxford Eye Hospital (John Radcliffe) for Central England, Southampton General Hospital for the South, St James's Leeds for the North and Royal Bristol Hospital for Children for the South West. We agreed to recruit an Assistant Psychologist to meet the need in Bristol to reduce wait-time. A staff vacancy occurred at St James's Leeds. Staffing levels were challenging as part of the current lack of professionally qualified psychologists in the UK.

Our service is for children with any eye condition eg Retinitis Pigmentosa, Choroideremia, Stargardt Disease, Cone-Rod Dystrophy, Best Disease, Leber Amaurosis, Gyrate Atrophy, Bullseye Dystrophy, Alstrom Disease and Syndromes such as Usher and Stickler. FAB includes the CYP's family, school and other support agencies in its work as they are all needed to help successful outcomes. In East Anglia we have found that 90% of children need our liaison with school.

The clinical psychologists liaised with schools, Sensory Support Services as required and provided training to consultants and doctors, orthoptists. Please see our website for our highly successful podcasts with the RNIB for CYP and parents. A further six were recorded in 2022.

FAB's research project, "The Impact of Clinical Psychology on CYP with Sight Loss and VI" was delayed due to the pandemic but started in September 2022 for 2 years after recruiting and Assistant Psychologist working full time.

FAB continued its prudent financial policies to ensure continuity of service, so essential for our beneficiaries.

We gratefully acknowledge the most generous grant of £10,000 from the Garfield Weston Foundation towards our work.

Trustees' Remuneration and Expenses

All trustees are unpaid. Trustee's expenses are paid in accordance with internal control, given below.

Review of Accounts

Income for the accounting period was £91,326.02 from all sources including grants of £72,530 from Trusts and Foundations (79% of income), the principal funding source for the charity.

Expenditure on Charitable Activities in the period was £67,316.05, 74% of income; outstanding payments for work completed in 2022 was £17,173. Funding for charitable activities contracted for 2023 and later years was £185,887. FAB's policy is to have sufficient funds to cover those contracted activities at the start of 2023 to ensure confidence in continuity of service so essential to our beneficiaries. The fund balance at the end of the period was £40,307.25.

The running cost of the charity was £4,197.67, 4.6% of income for all support activities including travel, charity insurance, website, office, fundraising goods for sale at fetes etc. We spent £4,350.75 on our new website and communications planning for our forthcoming anniversary year, both extraordinary items essential for proper communication to our beneficiaries, the general public, specialists, other charities and supporters. £16,450 was spent on fundraising consultant fees, which enabled FAB to meet its planned service expansion targets, partnerships particularly GOSH and to meet our future income targets.

Reserves Policy

The trustees are satisfied that the balance of the unrestricted fund is sufficient to meet the day-to-day operating costs of the charity.

A contingency reserve of £10,000 is held to cover emergency funding requests.

FAB maintains restricted reserves amounting up to one year's psychology costs to ensure continuity of service essential to our beneficiaries, (see Grants). Restricted funds above these one year's costs are invested into current or new projects, subject to staffing levels and/or recruitment.

Grants

Grant income is recognised on a received basis and grants payable are accounted for on an accruals basis reflecting FAB's contracted commitments to pay.

FAB's policy is to hold one year forward grant funding to ensure confidence in continuity of service so essential to our beneficiaries. Grants are funded to completion on a year-to-year basis and are given permission to continue subject to a satisfactory year end project review.

Independent Accountant's Report and External Control

An Independent examiner has examined the accounts for the reporting period in accordance with all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act. No concerns were found. This statement is supported in a formal letter to FAB.

Internal Control

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The charity's plans for 2023 include,

- Establishing our service in GOSH for London
- Maintaining our higher level of service in Bristol
- Increase our income to meet future plans

Transactions with Connected Persons and Companies

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Clive Fisher
Chairman FAB
July 2023

Accounts

FIGHT AGAINST BLINDNESS (FAB)
Charity No 1124806

TRUSTEES REPORT AND ACCOUNTS
1 JANUARY 2021 TO 31 DECEMBER 2021

Summary

In 2021 FAB continued to deliver its Specialist Sight loss and Visual Impairment Clinical Psychology Service to Children and Young People (CYP) in the UK in accordance with its trust deed. FAB's service is free, unconditional and confidential. It is not available or commissioned by the NHS. We work in partnership with NHS eye clinics to successfully deliver our service to the charity's beneficiaries.

A generous unrestricted donation of £10,000 from a FAB trustee was invested to fund work to meet the charity's expansion and fundraising growth targets for 2022. As a direct result these were achieved with our restricted income increased from £39,360 last year to £94,049, allowing us to expand our service in East Anglia, develop new plans and establish partnerships with hospitals in Milton Keynes and London (GOSH) planned start 2022.

FAB trustees' unrestricted fundraising to pay the charity's running costs was curtailed during 2021 due to the Covid-19 pandemic, but craft fairs, events and the sale of greeting cards still gave over twice the income of the previous year.

In 2021, FAB's service was available at Addenbrooke's Hospital in Cambridge for East Anglia, the Oxford Eye Hospital (John Radcliffe) for Central England, Southampton General Hospital for the South, St James's Leeds for the North and Royal Bristol Hospital for Children for the South West. It is for children with any eye condition eg Retinitis Pigmentosa, Choroideremia, Stargardt Disease, Cone-Rod Dystrophy, Best Disease, Leber Amaurosis, Gyrate Atrophy, Bullseye Dystrophy, Alstrom Disease and Syndromes such as Usher and Stickler. FAB includes the CYP's family, school and other support agencies in its work as they are all needed to help successful outcomes. In East Anglia we have found that 90% of children need our liaison with school.

The clinical psychologists visited schools, liaised with Sensory Support Services, provided training to consultants and doctors, orthoptists and other charities eg RNIB, GDBA. Please see our website for podcasts with the RNIB for CYP and parents.

Covid-19 pandemic - There was an increased demand for our service due to the heightened levels of anxiety and stress in CYP with visual impairment and their parents during this crisis, including worries about their condition, accessing medical support, concerns over schooling, and general anxieties brought on by such an unprecedented situation. FAB's research project, "The Impact of Clinical Psychology on CYP with Sight Loss and VI" was delayed due to the pandemic.

Appointments moved away from face-to-face to telephone and video to maintain our service during the pandemic. This approach continues as many CYP and families prefer the more relaxed and less time-consuming experience whilst FAB psychologists found viewing CYP in their home environment was beneficial too.

FAB continued its prudent financial policies to ensure continuity of service.

We received a most generous grant of £18,500 from the Postcode Places Trust towards our service to help CYP in East Anglia. We received a most generous donation of £5,000 from Bill Brown's 1989 Charitable Trust towards our specialist psychology service.

Trustees' Remuneration and Expenses

All trustees are unpaid. Trustee's expenses are paid in accordance with internal control, given below.

Review of Accounts

Income for the accounting period was £115,796.69 from all sources including grants of £94,049 from Trusts and Foundations (81% of income), the principal funding source for the charity.

Expenditure on Charitable Activities in the period was £45,611.87; outstanding payments for work completed in 2021 was £17,207.56. Funding for charitable activities contracted for 2022 and later years was £199,250, (having grown the psychology service to around £100,000 per annum). FAB's policy is to have sufficient funds to cover those contracted activities at the start of 2022 to ensure confidence in continuity of service so essential to our beneficiaries. The fund balance at the end of the period was £27,848.14.

The running cost of the charity was £3,098.22, 2.7% of income for all support activities including travel, charity insurance, website, office, fundraising goods for sale at fetes etc. 14.3% of income was spent on fundraising consultant fees, which enabled FAB to meet its planned service expansion targets and new partnerships.

Reserves Policy

The trustees are satisfied that the balance of the unrestricted fund is sufficient to meet the day-to-day operating costs of the charity.

A contingency reserve of £10,000 is held to cover emergency funding requests.

To ensure continuity of service essential to our beneficiaries, FAB maintains restricted reserves amounting up to one year's psychology costs (see Grants).

Grants

Grant income is recognised on a received basis and grants payable are accounted for on an accruals basis reflecting FAB's contracted commitments to pay.

FAB's policy is to hold one year forward grant funding to ensure confidence in continuity of service so essential to our beneficiaries. Grants are funded to completion on a year-to-year basis and are given permission to continue subject to a satisfactory year end project review.

Independent Accountant's Report and External Control

An Independent examiner has examined the accounts for the reporting period in accordance with all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act. No concerns were found. This statement is supported in a formal letter to FAB.

Internal Control

The trustees of the charity meet formally four times a year. Meeting minutes are agreed by the trustees and signed by FAB chair. The trustees prepare financial statements for each financial year in accordance with charity law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing the financial statement the trustees have selected suitable accounting policies and applied them consistently, made judgments and estimates that are reasonable and prudent, and kept proper accounting records.

Expenses are paid to cover reasonable costs by formal application of signed and authorised expense forms complete with receipts.

Payments for the charitable activities are made on receipt of invoices paid in arrears. Agreements are made by formal letter from FAB countersigned by an officer of the organisation concerned. Each project organisation is required to submit quarterly reports and have a quarterly progress review with the clinicians involved. FAB makes no payments to private individuals.

Funding requests to trusts and foundations are made by formal letter/email/application including information on the charity as required. Funds are used in accordance with the donor's wishes.

Future Plans

The charity's plans for 2022 include,

- Expanding our service to Milton Keynes and GOSH
- Maintaining our higher level of service in East Anglia
- Sustaining our income
- Start our research project delayed by the pandemic (the researcher has been recruited)
- Launch our new website

Transactions with Connected Persons and Companies

FAB hired Craigmyle Fundraising Consultants for fundraising advice.

Clive Fisher
Chairman FAB
July 2022

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021									
							£	£	£
							Unrestricted	Restricted	Total
CASH AT 31 DECEMBER 2020							38539.49	215766.21	254305.70
LIABILITIES									
CHARITABLE ACTIVITIES TO 31 DECEMBER 2020 AS YET UNPAID (WORK COMPLETED IN 2020)								17207.56	17207.56
CHARITABLE ACTIVITIES CONTRACTED 1 JANUARY 2022 TO 31 DECEMBER 2022								199250.00	199250.00
CONTINGENCY RESERVE							10000.00		10000.00
TOTAL							10000.00	216457.56	226457.56
BALANCE							28539.49	-691.35	27848.14

**The Trustees
Fight Against Blindness (Charity No1124806)**

Independent examiner's report to the trustees of Fight Against Blindness (FAB) (Charity No 1124806)

I report to the trustees on my examination of the accounts of the Fight Against Blindness (FAB) (Charity No 1124806) (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

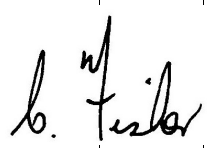
Signed:



Name: Chris Biggs (FCA)
(Signed in a personal capacity only)

Address: 474 Upper Richmond Road, London, SW15 5JG

Date: 01 September 2022

STATEMENT OF ACCOUNT 1 JANUARY 2021 TO 31 DECEMBER 2021									
FIGHT AGAINST BLINDNESS (FAB) CHARITY NO 1124806									
					£	£	£	£	
					UNRESTRICTED	RESTRICTED	TOTAL	LAST	
					FUND	FUND	FUND	YEAR	
1. INCOME									
EVENTS, CRAFT GOODS SOLD AT FAIRS, COFFEE MORNINGS ETC					3948.67		3948.67	1870.18	
STORE COLLECTIONS					0.00		0.00	773.00	
PRIVATE DONATIONS					12338.21		12338.21	2163.70	
GIFT AID					2838.13		2838.13	181.25	
BANK INTEREST					222.68		222.68	802.30	
GRANTS FROM TRUSTS AND FOUNDATIONS					2500.00	94049.00	96549.00	57610.00	
RETURNS					-100.00	0.00	-100.00	0.00	
TOTAL INCOME					21747.69	94049.00	115796.69	63400.43	
2. COSTS									
CHARITABLE ACTIVITIES					0.00	45611.87	45611.87	46647.04	
RUNNING COSTS									
FUNDRAISING CONSULTANTS FEES					16625.00		16625.00	8840.04	
SUPPORT - STATIONARY, OFFICE SUPPLIES, TRAVEL, INSURANCE, WEBSITE ETC					3098.22		3098.22	1695.59	
SUB TOTAL					19723.22		19723.22	10535.63	
TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS					19723.22	45611.87	65335.09	57182.67	
TOTAL INCOME LESS TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS					2024.47	48437.13	50461.60	6217.76	
CHARITABLE ACTIVITIES TO 31 DECEMBER 2021 AS YET UNPAID (WORK COMPLETED IN 2021)									
PSYCHOLOGY PROJECT CAMBRIDGE						8114.58			
PSYCHOLOGY PROJECT SOUTHAMPTON						2250.00			
PSYCHOLOGY PROJECT OXFORD						2244.00			
PSYCHOLOGY PROJECT LEEDS						4598.98			
SUB TOTAL						17207.56	17207.56	16764.30	
CHARITABLE ACTIVITIES CONTRACTED FROM 1 JANUARY 2022									
PSYCHOLOGY PROJECT CAMBRIDGE (EAST ANGLIA)						32750.00			
PSYCHOLOGY PROJECT SOUTHAMPTON (SOUTHERN)						12000.00			
PSYCHOLOGY PROJECT OXFORD (CENTRAL)						12000.00			
PSYCHOLOGY PROJECT BRISTOL (SOUTH WEST)						12000.00			
PSYCHOLOGY PROJECT LEEDS (NORTH)						12000.00			
PSYCHOLOGY PROJECT MILTON KEYNES (CENTRAL)						18000.00			
PSYCHOLOGY PROJECT GOSH (LONDON)						18000.00			
FAB RESEARCH PROJECT OUH						82500.00			
SUB TOTAL					0.00	199250.00	199250.00	148500.00	
CONTINGENCY RESERVE					10000.00	0.00	10000.00	10000.00	
TOTAL CONTRACTED WORK AND CONTINGENCY RESERVE					10000.00	216457.56	226457.56	175264.30	
3. BANK BALANCE AT 31 DECEMBER 2020					36515.02	167329.08	203844.10		
4. BANK BALANCE AT 31 DECEMBER 2021					38539.49	215766.21	254305.70	203844.10	
5. BALANCE AT 31 DECEMBER 2021 INCLUDING CHARITABLE ACTIVITIES YET UNPAID, CHARITABLE ACTIVITIES CONTRACTED AND CONTINGENCY RESERVE					28539.49	-691.35	27848.14	28579.80	
									

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Accounts

FIGHT AGAINST BLINDNESS (FAB)
Charity No 1124806

TRUSTEES REPORT AND ACCOUNTS
1 JANUARY 2020 TO 31 DECEMBER 2020

Summary

In 2020 FAB continued to deliver its Specialist Sight-loss and Visual-Impairment Clinical Psychology Service to children and young people in the UK with sight loss in accordance with its trust deed. This service is not available on the NHS. FAB trustees' unrestricted fundraising by store collections, craft fairs and the sale of greeting cards to pay for running costs was stopped by the Covid-19 pandemic, but replaced by generous unrestricted donations by trusts, foundations and individuals.

FAB's specialist psychology service is available at Addenbrooke's Hospital in Cambridge, the Oxford Eye Hospital (John Radcliffe), Southampton General Hospital and Royal Bristol Hospital for Children. It is for children with any eye condition including Retinitis Pigmentosa, Choroideremia, Stargardt Disease, Cone-Rod Dystrophy, Best Disease, Leber Amaurosis, Gyrate Atrophy, Bullseye Dystrophy, Alstrom Disease and Syndromes such as Usher and Stickler. FAB includes the child's family, school and other support agencies in its work as they are all needed to help successful outcomes.

FAB's service is appreciated by both patients, parents and clinical professionals. The clinical psychologists visited schools, liaised with Sensory Support Services, provided training to consultants, orthoptists and other charities eg RNIB, GDBA, and gave formal presentations to professional bodies on our service.

Covid-19 pandemic - There was an increased demand for our service due to the heightened levels of anxiety and stress amongst parents and in children with visual impairment during this crisis, be this worries about their condition, worries about accessing medical support, concerns over home-schooling, or just general anxieties brought on by such an unprecedented situation. FAB's continuing research project was delayed and will resume 2021.

In response FAB moved away from face-to-face appointments to telephone and video appointments, which was successful: patients and families preferred the more relaxed and less time-consuming experience whilst FAB psychologists found viewing patient's home environment beneficial too. We plan to deliver this new approach in the long-term.

FAB's prudent financial policy and generous donations from trusts and private individuals has allowed it to fund all services throughout the crisis.

Trustees' Remuneration and Expenses

All trustees are unpaid. Trustee's expenses are paid in accordance with internal control, given below.

Review of Accounts

Income for the accounting period was £63,400.43 from all sources including grants of £57,610 from Trusts and Foundations (91% of income), the principal funding source for the charity.

Expenditure on Charitable Activities in the period was £46,647.04 plus outstanding payments for work in 2020 of £16,764.30, 100% of income. Funding for charitable activities

contracted for 2021 and later years is £148,500. FAB's policy is to have sufficient funds to cover those activities at the start of 2021 rather than rely on future income, giving the fund balance at the end of the period of £28,579.80.

The running costs of the charity were £10,535.63, ie 2.7% of income for all support activities including travel, charity insurance, website, office, fundraising goods for sale at fetes etc, and 13.9% of income was spent on fundraising consultant fees.

Reserves Policy

The trustees are satisfied that the balance of the unrestricted fund is sufficient to meet the day-to-day operating costs of the charity.

A contingency reserve of £10,000 is held to cover emergency funding requests.

Grants

Grant income is recognised on a received basis and grants payable are accounted for on an accruals basis reflecting FAB's contracted commitments to pay.

FAB's policy is to limit grant funding to one year subject to a satisfactory project review with a two-year safety net to ensure continuity of service. New projects are given a three-year funding commitment from the start date, and older projects a rolling one-year commitment after a satisfactory project review. Grants are funded to completion on a year to year basis.

Independent Accountant's Report and External Control

An accountant has reviewed transactions and bank reconciliations for the account reporting period, has sample checked donation income and expenditure and has agreed that FAB's activities are in accordance with its Trust Deed. This statement is supported in a formal letter from the accountant to FAB.

Internal Control

The trustees of the charity meet formally four times a year. Meeting minutes are agreed by the trustees and signed by FAB chair. Each trustee is an active member of the charity with a specific job, which is reported at the meeting. The trustees prepare financial statements for each financial year in accordance with charity law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing the financial statement the trustees have selected suitable accounting policies and applied them consistently, made judgments and estimates that are reasonable and prudent, and kept proper accounting records.

Expenses are paid to cover reasonable costs by formal application of signed and authorised expense forms complete with receipts.

Payments for the charitable activities are made on receipt of invoices paid in arrears. Agreements are made by formal letter from FAB countersigned by an officer of the organisation concerned. Each project organisation is required to submit quarterly reports and have a quarterly progress review with the clinicians involved. FAB makes no payments to private individuals.

Funding requests to trusts and foundations are made by formal letter including information on the charity as required. Funds are used in accordance with the donor's wishes.

Future Plans

The charity's plans for 2021 include,

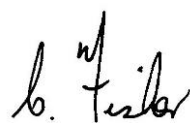
- Improve fundraising performance so that the regional demand for the existing services can be met
- Improve fundraising performance so that the demand for the service in other regions can be met

Transactions with Connected Persons and Companies

SJW Fundraising Consultants Ltd was FAB's fundraiser. The remuneration to SJW Fundraising Consultants Ltd in the accounting period was £8,840.04 paid from unrestricted funds.

Clive Fisher
Chairman FAB
June 2021

A handwritten signature in black ink, appearing to read 'Clive Fisher', written in a cursive style.

STATEMENT OF ACCOUNT 1 JANUARY 2020 TO 31 DECEMBER 2020									
FIGHT AGAINST BLINDNESS (FAB) CHARITY NO 1124806									
					£	£	£	£	
					UNRESTRICTED FUND	RESTRICTED FUND	TOTAL FUND	LAST YEAR	
1. INCOME									
EVENTS, CRAFT GOODS SOLD AT FAIRS, COFFEE MORNINGS ETC					1870.18		1870.18	6281.48	
STORE COLLECTIONS					773.00		773.00	3001.00	
PRIVATE DONATIONS					2163.70		2163.70	2796.97	
GIFT AID					181.25		181.25	252.50	
BANK INTEREST					802.30		802.30	891.62	
GRANTS FROM TRUSTS AND FOUNDATIONS					18250.00	39360.00	57610.00	52700.00	
TOTAL INCOME					24040.43	39360.00	63400.43	65923.57	
2. COSTS									
CHARATIBLE ACTIVITIES					1250.00	45397.04	46647.04	37998.75	
RUNNING COSTS									
FUNDRAISING CONSULTANTS FEES					8840.04		8840.04	8298.86	
SUPPORT - STATIONARY, OFFICE SUPPLIES, TRAVEL, INSURANCE, WEBSITE ETC					1695.59		1695.59	3707.84	
SUB TOTAL					10535.63	0.00	10535.63	12006.70	
TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS					11785.63	45397.04	57182.67	50005.45	
TOTAL INCOME LESS TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS					12254.80	-6037.04	6217.76	15918.12	
CHARITABLE ACTIVITIES TO 31 DECEMBER 2020 AS YET UNPAID (WORK COMPLETED IN 2020)									
PSYCHOLOGY PROJECT CAMBRIDGE						4625.00			
PSYCHOLOGY PROJECT SOUTHAMPTON						1516.66			
PSYCHOLOGY PROJECT OXFORD						9273.00			
PSYCHOLOGY PROJECT BRISTOL						1349.64			
SUB TOTAL						16764.30	16764.30	14944.00	
CHARITABLE ACTIVITIES CONTRACTED 1 JANUARY 2021 TO 31 DECEMBER 2021									
PSYCHOLOGY PROJECT CAMBRIDGE						18500.00			
PSYCHOLOGY PROJECT SOUTHAMPTON						10500.00			
PSYCHOLOGY PROJECT OXFORD						10000.00			
PSYCHOLOGY PROJECT BRISTOL						17000.00			
PSYCHOLOGY PROJECT LEEDS						10000.00			
FAB RESEARCH PROJECT (ESTIMATED END DECEMBER 2022)						82500.00			
SUB TOTAL					0.00	148500.00	148500.00	140500.00	
CONTINGENCY RESERVE					10000.00	0.00	10000.00	10000.00	
TOTAL CONTRACTED WORK AND CONTINGENCY RESERVE					10000.00	165264.30	175264.30	165444.00	
3. BANK BALANCE AT 31 DECEMBER 2019					24260.22	173366.12	197626.34	181708.22	
4. BANK BALANCE AT 31 DECEMBER 2020					36515.02	167329.08	203844.10	197626.34	
5. BALANCE AT 31 DECEMBER 2020 INCLUDING CHARITABLE ACTIVIES YET UNPAID, CHARITABLE ACTIVITIES CONTRACTED AND CONTINGENCY RESERVE					26515.02	2064.78	28579.80	32182.34	
									

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020									
							£	£	£
							Unrestricted	Restricted	Total
CASH AT 31 DECEMBER 2020							36515.02	167329.08	203844.10
LIABILITIES									
CHARITABLE ACTIVITIES TO 31 DECEMBER 2020 AS YET UNPAID (WORK COMPLETED IN 2020)								16764.30	16764.30
CHARITABLE ACTIVITIES CONTRACTED 1 JANUARY 2021 TO 31 DECEMBER 2021								148500.00	148500.00
CONTINGENCY RESERVE							10000.00		10000.00
TOTAL							10000.00	165264.30	175264.30
BALANCE							26515.02	2064.78	28579.80

8 Providence Tower
Bermondsey Wall West
London
SE16 4US

30 July 2021

Mr Clive Fisher
Fight Against Blindness
4 Middle Street
Thriplow
Nr Royston
Herts
SG8 7RD

Dear Clive

Re: Certification of accounts for the period ended 31 December 2012

Further to the recent review of the annual accounts for Fight Against Blindness (Charity number 1124806) for the period ended 31 December 2020, I can confirm that the Charity's activities are in accordance with its Trust Deed and the Charity Commission register.

The review of the Charity's transactions and bank statements for the reporting period included sample checks on material donation income and expenditure. I can confirm that all bank accounts were fully reconciled and the sampled transactions were properly recorded with supporting documentation.

Yours sincerely

A handwritten signature in black ink, appearing to read 'K Bonar', with a stylized flourish at the end.

Kay Bonar, FCCA