

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

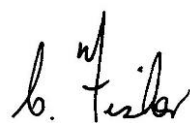
Transactions with Connected Persons and Companies

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