

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

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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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